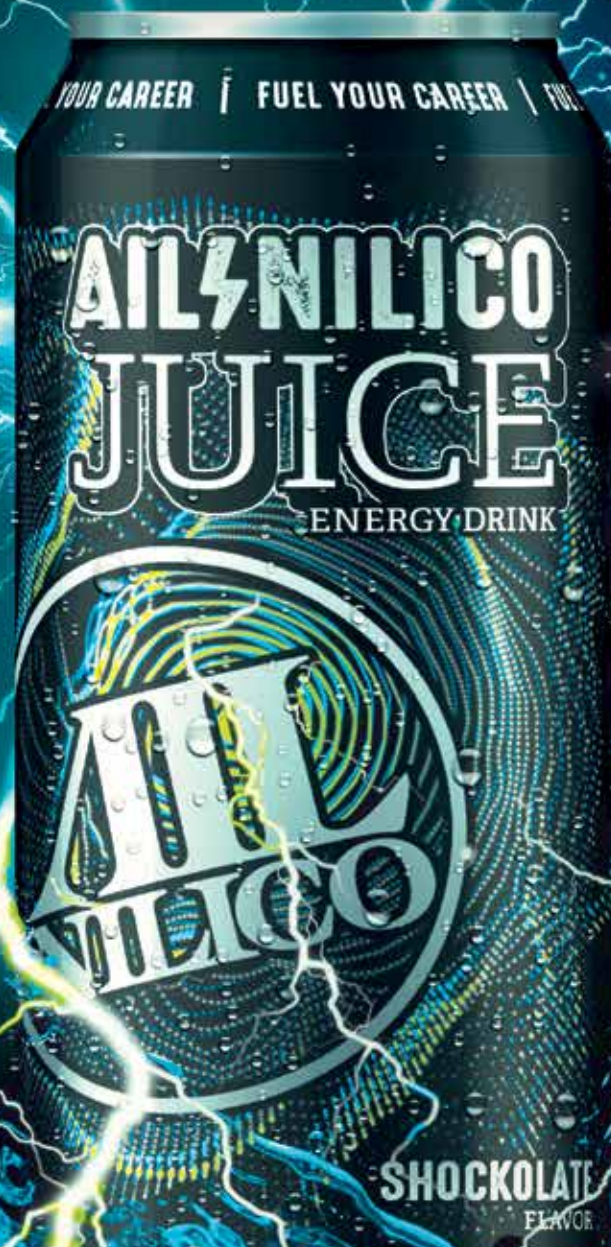


# SPOTLIGHT

JANUARY 2017



**AMPED**

**FOR 2017**

# WITH A VENGEANCE



## Steve Greer

President  
AIL Agency Division

### BETTER TO START EARLY THAN FINISH LATE. — J.R. RIM

**T**HE COACH OF ANY SPORT WILL tell you that the championship can't be won in the first couple of games, but it can certainly be lost.

The same is true for businesses as they start the New Year. Having a great first quarter doesn't automatically guarantee you'll have a winning year, but a terrible first quarter can easily turn into a year that falls short of expectations. This is why it's so important to start the year feeling rested, energized, motivated, committed - juiced!

A lot of symbolism comes with the start of a new year. It's natural for people to want to start with fresh goals and aspirations on both a personal and professional level. It's the perfect time for individuals — and companies — to start with a clean slate. But as tempting as

it might be to wipe the slate and plow ahead, it's important to look back at what was on the slate in the first place. Since we're already into the first month of 2017, you may have already done this, but if not, don't wait any longer to glance back with an eye toward the future.

For companies and individuals, a strong start requires taking time to reflect on the negative as well as the positive. How can you know how you want to improve if you don't analyze and quantify what worked and what didn't? And if there were aspects of your plan that didn't quite cut it last year, you certainly wouldn't want to continue to do that and expect the results to be different. We know what that's called, right? So we need to look at the good, the bad and the ugly.

Another scenario to be considered is this: maybe last year's game plan worked just fine; maybe your goals have changed. Keep that in mind when you look at the plan. What worked last year might not get you where you want to go now. An obvious example of this would be if you dedicated yourself to personal production last year, but now aspire to exploring the leadership career path at AIL/NILICO. Your excellent work ethic will certainly serve you, but your game plan will need revising.

The first quarter of the year is the time to really put it all out there. This establishes momentum and sets you up for immediate

wins, setting the standard for what's possible the rest of the year. After a huge first quarter, both individuals and companies will redefine their own expectations and set out to achieve year-end goals that on January 1 would have seemed unattainable.

Strive toward your goal as if you truly could win the championship based on your first couple of months. Doing this could easily make the difference between the Convention stage and a quiet seat at the Awards Night dinner. I distinctly remember the stories of two different top individual producers who started strong, then ran into obstacles later in the year of one sort or another: Mark Neilson in 2013 and Josh Dishong in 2014. Both ended up on top only because of the powerhouse first quarters they'd had. Read Mark's story in the February 2014 issue of *Spotlight* and Josh's story in the February 2015 issue.

Finally, the success you enjoy from a blockbuster start can help keep you juiced up during times when things may not be going as well. A filled-up first quarter can make all the difference in the world if you feel like you're running on empty later on.

I encourage you to approach this Year of Legacy "with a vengeance." None of us can predict what awaits us along the way, but we can keep ourselves juiced for future success by getting in our groove now. 🍷

## SPOTLIGHT

www.arc.aillife.com/arc/spotlight  
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## JANUARY 2017

VOL. 50 NO. 1

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2017**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **72.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 2/21** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 2/24**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 2/28** before 2:00 p.m. CST to count for **February** production.

# \$4,830,471

**in total bonuses were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Page 26-33**.

## Download the *Spotlight App*

A digital publication spotlighting top producers of AIL & NILICO

1. Go to the App Store or Google Play
2. Search 'Spotlight Digital'
3. Install the app
4. Launch the app from your device's home screen
5. Allow for Notifications
6. When prompted, log in to the app using the ARC login credentials. See your SGA or manager if you need assistance.



**Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2017 Awards Presentation are: the top SGA from each Category I-VIII based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2017 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Moon Palace Resort in Cancun! The convention will be held May 18-21, 2017.



**LOOK FOR ME!**

# ANNIVERSARIES

## 29 YEARS OF SERVICE

Doreen Ryan-Foti, RGA  
**27 YEARS OF SERVICE**  
 Jerry Hartnett, PR  
**25 YEARS OF SERVICE**  
 Tom Williams, SGA  
**21 YEARS OF SERVICE**  
 Ken Altizer, PR  
**19 YEARS OF SERVICE**  
 Erin McKee, PR  
**18 YEARS OF SERVICE**  
 Bobby Gujral, RGA  
 Krissa Hensley, PR  
**16 YEARS OF SERVICE**  
 Erica Dalager, PR  
 David Wang, MGA  
**15 YEARS OF SERVICE**  
 Samuel Cohen, RGA  
 Zachary Hart, SGA  
 Nancy Myers, AGT  
 Ryan Stenglein, RGA  
 Thomas Tulowiecki, AGT  
**14 YEARS OF SERVICE**  
 Tasha Tucker, AGT  
**13 YEARS OF SERVICE**  
 Devin Phillips, GA  
**12 YEARS OF SERVICE**  
 Samantha Chui, SGA

Daryl Barnett, PR  
**11 YEARS OF SERVICE**  
 Larry Chick, AGT  
 George Lahamedjian, AGT  
 Steve Surace, RGA  
 Michael Vasu, SGA  
**10 YEARS OF SERVICE**  
 Jackie Alston, GA  
 Mark Beckford, MGA  
 Kathryn Chaisson, AGT  
 Dustin Dunbar, RGA  
 Lee Jeffers, RGA  
 Stephen Matous, PR  
 AshLynn Orng, RGA  
**9 YEARS OF SERVICE**  
 Mark Flemm, PR  
 Nicholas Lorence, RGA  
 Amanda Mlinaz, PR  
 Katherine Pratt, PR  
 Gary Rothman, PR  
**8 YEARS OF SERVICE**  
 Michael Bague, AGT  
 Maria Diringer, AGT  
 Larry Finch, AGT  
 Dianna Lueke, PR  
 Chad Panzer, SGA  
 Aaron Parks, GA  
 Daniel Toshner, RGA

Jessica Wilhite, RGA  
**7 YEARS OF SERVICE**  
 Ruth Charlesworth, AGT  
 Hunter Houvener, RGA  
 Richard Johnson, GA  
 Bradley Kampmeier, MGA  
 James Keefer, AGT  
 George Murry, PR  
 Anna Senra, AGT  
 Peer Shmelzer, GA  
 Judy Spade, PR  
**6 YEARS OF SERVICE**  
 Lora Beronja, AGT  
 Howard Dotson, AGT  
 Aaron Haynes, MGA  
 Christopher McFoy, AGT  
 Kasey Williamson, GA  
**5 YEARS OF SERVICE**  
 Erin Allen, SGA  
 Elyse Bryan, RGA  
 Iman Chehli, AGT  
 Shawntae Collins, MGA  
 Josh Dishong, MGA  
 Pamela Faircloth, AGT  
 Oscar Gastelum, GA  
 Kierra Goodwin, SA  
 Robert Hooper, AGT  
 Paul Kelly, RGA

Shane Knowles, PR  
 Richard Mansfield, RGA  
 Mohammed Moalawi, MGA  
 Marcus Moody, GA  
 Anthony Sava, AGT  
**4 YEARS OF SERVICE**  
 Edna Alcazar, AGT  
 Glenn Arakawa, SA  
 Anacleto Arevalo, MGA  
 Lisa Bennett, PR  
 Komo Davis, GA  
 Jeanette Dodd, PR  
 Sarah Gilmore, AGT  
 Meaghan Kehl, AGT  
 Holly Lacey, GA  
 Erika Michaels, RGA  
 Heath Miller, AGT  
 Grant Myers, MGA  
 Nacole Newbold, MGA  
 David Palmer, AGT  
 Beth Wilson, AGT  
**3 YEARS OF SERVICE**  
 Adem Abdula, GA  
 Tiffany Babin, GA  
 Jett Barnes, SA  
 John Barnes, SA  
 Haydee Burrola, SA  
 Bradley Christiansen, MGA

Paul DiVincenzo, AGT  
 Tucker Gregor, MGA  
 James Harding, GA  
 Daniel Juskiw, SA  
 Andrea Kessler, SA  
 Morgan Lobello, RGA  
 Murray Nagler, AGT  
 Iva Plummer, AGT  
 Jordan Reinhold, MGA  
**2 YEARS OF SERVICE**  
 Robert Adrahtas, AGT  
 Omar Billy, PR  
 Casey Cash, PR  
 Thomas Christensen, SA  
 Timothy Copenhaver, AGT  
 Christopher Coppage, AGT  
 Iris Davis, AGT  
 Brenton Franklin, SA  
 Alan Fricke, MGA  
 Eugene Garcia, RGA  
 Nicholas Gasparro, SA  
 Richmond Gerrish, MGA  
 Sheralyn Gonzalez, SA  
 Christopher Gray, GA  
 Thomas Huynh, AGT  
 Wilmer Jimenez, SA  
 Michael Laperche, AGT  
 Joshua Lewis, AGT

Dawid Liniewski, GA  
 Brody Maughan-Evanson, MGA  
 Avalon McLeod, SA  
 Noreen McNear, AGT  
 Justin Miller, SA  
 Brenda Lara Navarro, AGT  
 Alex Normandeau, MGA  
 Igwe Nwagwu, SA  
 Jennifer O'Reilly, AGT  
 Virakbot Oung, RGA  
 Mickenly Paul, AGT  
 Karla Petatan, SA  
 Aaron Brugette, SA  
 Angelique Piquion, SA  
 Scott Ross, AGT  
 Brenna Schmidt, SA  
 Darcy Schrieber, AGT  
 Andrew Severson, MGA  
 Silvana Velez, MGA  
 Raynetta Wallace, AGT  
 Chelsea Wilbur, AGT  
 James Winfield, GA  
 Ryan Witham, SA  
**1 YEAR OF SERVICE**  
 Jessica Alcala, AGT  
 Adrain Alfred, AGT  
 Leroy Amsterdam, AGT  
 Clarissa Armstrong, SA

Adrian Awai, AGT  
 Stephanie Baker, AGT  
 Warren Ballard, GA  
 Alvaro Barretto, SA  
 Gurjot Benipal, MGA  
 Dawn Benoit, AGT  
 Brandon Berger, SA  
 John Bernet, AGT  
 Angela Black, SA  
 Donna Bodine, SA  
 Noel Bonomi, SA  
 Kristen Brown, SA  
 Aaron Brugette, SA  
 Brooklyn Burrell, SA  
 Garrett Burrell, AGT  
 Calvin Castenello, SA  
 Sierra Chiappolini, AGT  
 Adam Chipman-Penton, SA  
 Jennifer Class-Rodriguez, MGA  
 Daniel Cummings, AGT  
 Bobbi Curtis, AGT  
 Lacey Davies, SA  
 Michael DeGiovanni, GA  
 Nicholas Deliberto, SA  
 Blake Dempsey, SA  
 Dustin Dettbarn, AGT  
 Daniel Dobyns, AGT  
 Wayne Doucet, SA

Abena Edwards, AGT  
 Thomas Emary, SA  
 Brenda Fox, SA  
 Mario Frias, SA  
 Alifonzo W Garcia, MGA  
 Tyler Goetsch, AGT  
 Julie Greene, AGT  
 Scott Hannon, SA  
 Karima Hartani, GA  
 Amarillys Haupt, SA  
 Christal Hawthorne, SA  
 Colin Henry, AGT  
 Pejman Hesami, AGT  
 Raymond Hessler, SA  
 Evelyn Howell, GA  
 Marisa Hudson, SA  
 Glyn Hurst, AGT  
 Jennifer Jaikes, AGT  
 Tanisha James, AGT  
 Allan Jennings, SGA  
 Sophony Jorvelus, AGT  
 Dylan Klotz, MGA  
 John Lamere, SA  
 Tyler Lansky, AGT  
 Edward Lee, AGT  
 Christopher Liddell, AGT  
 Demetrius Lucas, GA  
 Tracey Martin, AGT

Kimberly Martinez, SA  
 Valeria Martinez, SA  
 Patricia Mason, SA  
 Kaiser Mattos, SA  
 Auston Mavrak, SA  
 Sydney Mays, GA  
 Nicole McCarthy, PR  
 Shauna McHugh, AGT  
 Michele Meade, SA  
 Danilo Mendoza, AGT  
 Aishah Mohammed, AGT  
 Jennifer Mok, SA  
 Samuel Montgomery, SA  
 Ricardo Morales, AGT  
 Taylor Natale, SA  
 Nathaniel Oliver, AGT  
 Paul Ormes, SA  
 Stuart Pagan, GA  
 Jazmin Perez, AGT  
 Adam Peters, GA  
 Tyler Ray, GA  
 Bryant Rayford, AGT  
 Maggie Rhodes, AGT  
 Daniel Rice, AGT  
 Shaminder Sahota, AGT  
 Michael Scott, SA  
 Samuel Simpson, SA  
 Nina Sloan, AGT

Lyubomyr Stefanyshyn, AGT  
 Rebecca Stern, GA  
 Kyra Stone, GA  
 Bruce Strickland, AGT  
 Julieth Tellez, AGT  
 Genevieve Trahan, SA  
 Ryan Trimble, GA  
 Jacob Vargas, GA  
 Karina Vernon, SA  
 Dustin Vincke, GA  
 Lindsay Walker, SA  
 Jordan Wall, SA  
 Sasha Walters, AGT  
 Anthony Watson, AGT  
 Jeremy Welton, SA  
 Adam Wolcott, GA  
 Liana Woodard, SA  
 Jenna Yagjian, AGT  
 Georjeta Yeargean, GA  
 George Young, GA  
 Kerry Zorns, SA

# PROMOTIONS

## STATE GENERAL AGENT

Ryan Bisanz  
 Brandon MacDonald

## REGIONAL GENERAL AGENT

Antonio Reyes  
 Ricardo Subero

## MASTER GENERAL AGENT

Joy Vann-Austin  
 Akram Abdullah  
 Alix Albright  
 Andre Dantas  
 James DePetro  
 Bryan Froneberger  
 Steve Hartman  
 Lalitha Janardhanan

Marie Laine  
 Brody Maughan-Evanson  
 Jeremy Rivers  
 Raul Rojas  
 Jenny Rosales  
 Ashley Rust  
**60% GENERAL AGENT**  
 Penelope King  
 Diane Williams-Lewis  
**57.5% GENERAL AGENT**  
 David Bilotti  
 Nina Blackmon  
 David Chen  
 Sarah Eaton  
 Carlin Kaufman

Michel Lavelanet  
 Kassandra Martin  
 Wilfrido Martinez  
 Michael May  
 Jennifer Montgomery  
 Keri Morris  
 Ryan Ohm  
 Adam Peters  
 Lakesha Peters  
 Joshua Reyes  
 Robert Townsend  
 LaToya Walker  
**55% SUPERVISING AGENT**  
 Caleb Alexander  
 Joseph Benning

Brooke Bogs  
 Erik Boh  
 Justin Brown  
 Alfred Carrillo  
 Alisha Cravey  
 David Fiscu  
 Daisy Grimes  
 Sophie Hashemi-Seddighzadeh  
 Michael Jennings  
 Breanna Levy  
 Dmitri Maglalong  
 Claire Morgan  
 Larry Pinson  
 Austin Timmons  
 Dwight Williamson

## 52.5% SUPERVISING AGENT

Kevin Absolon  
 Adebola Adefusika  
 Mark Auvil  
 Jennifer Barnes  
 Shakera Blackmon  
 Michael Bush  
 Aaron Cain  
 Anthony Capecci  
 Mario Carranza  
 Randy Castillo  
 Matthew Coaxum  
 Lynette Craig  
 Zindora Crawford  
 Heather Crews

Elba Diaz  
 Kathryn Donlon  
 Tyler Dowe  
 Tanner Duy  
 Billie Easton  
 Joshua Edgar  
 Katrina Edwards  
 Tarek Elabasy  
 Brackin Flitton  
 Brady Foreman  
 Amelia Goldman  
 Michal Green  
 Marina Herrera  
 Selena Hooks-Felder  
 Jordan Horan

Casey Jarratt  
 Amanda Johnson  
 Lanui Kekuewa  
 Jennifer Ketner  
 Drew Kier  
 Tyson Kiertucki  
 Nadirah Knordle  
 Eric Landis  
 Cameron Lee  
 Toby Leger  
 Curt Lindgren  
 Alesha Lobin  
 Joshua Lowman  
 Belgis Mansour  
 Ian Matern

Lottie McClorin  
 Janie McNeal  
 Crystal Melao  
 Deborah Mitchell  
 Zlatka Moore  
 Gaston Morales  
 John Mura  
 Kelly Naughton  
 Mark Neel  
 Cathy Noye  
 Mary O'Brien  
 Timothy O'Reilly  
 Michael Patty  
 Leonardo Perez  
 Daniel Petek

Daniel Pettit  
 Marcus Phipps  
 Phyo Phyo  
 Makayla Proffitt  
 Shona Pulu  
 Adalid Ramirez  
 Raymond Ramos  
 Jordan Rapposelli  
 Julio Rodriguez  
 Sarah Roy  
 Christina Sadler  
 Beaumont Shultz  
 Mallory Sieg  
 Kiera Smith  
 Jessica St Pierre

Kylie Tachibana  
 Kingsley Tazinya  
 Michael Tolman  
 Victoria Tomlinson  
 Aileen Varela  
 Jose Viramontes  
 Christopher Wisnesky  
 Timothy Welsh  
 Antoinette Williams  
 Daniel Yoder



# WHAT MAKES OUR LEGACY DIFFERENT FROM THE REST?



**Susan Fuldauer**  
Vice President of  
Public Relations Field Operations

**I'VE BEEN REFLECTING ON EXACTLY** what makes the Legacy we create at AIL/NILICO so different and unique from so many other insurance companies, large and small. We use insurance products to provide for the financial security of someone or their family, but then, so do thousands of other insurance providers.

When I look for the answer, I come back to our story. As we move into 2017, it's a good time to recall our story and how that story has built and will continue to build our Legacy for 2017 and far beyond. You see, we sell insurance, but we are different from any other insurance company in what we do beyond the individual life policies we sell. We are invested like no other company in standing up for what makes a difference in the lives of working families around the world.

From the policies we sell to the public policies we support, we stand with the labor movement and working families everywhere in providing a business voice for a fair economy that works for all, not just the top 1% of income earners. When there is worker injustice, when there are social injustices, it is us, AIL/NILICO, standing at the front of the movement hand in hand with our coalition and labor partners to create lasting change.

As newly elected government officials assume office in the US, we foresee challenges for working families and challenges for the unions that represent so many of those workers through negotiations for wages, benefits and working conditions.

We will continue to be partners to those who work to protect the rights of workers to join a union, which will likely be under attack under the new government.

We will continue to support health care for all and pension reforms that don't leave workers without a path to retirement.

We will continue to support keeping Medicare and Social Security from being privatized for profit, along with keeping Public Education fully funded and teachers fairly treated and paid for the hours they put in with our children.

We will continue to stand alongside workers fighting for a living wage and raising the minimum wage.

We will continue to stand together with the Fight for Fifteen organizers and brave workers that are standing up for decent wages, especially in the fast food and health care sectors. Many of our agent partners have joined the PR team for these efforts, further strengthening the partnerships with our groups.

And yes, we will continue to provide affordable insurance products so that working families can protect their future financial needs. And, as a true partner with working families, we will also continue to provide those benefits during strike and lay-off situations. Should a family find themselves in dire need, we will bring food from our collections directly to the family.

This is our Legacy as a compassionate company. The insurance sales are only a part of this Legacy. Standing together as partners with workers and families is the true sense of our legacy that should never be forgotten as we move forward into 2017.

It is the collective activities between PR and the agent partners that make our Legacy grow stronger. I'm grateful for the part you play in strengthening our Legacy. 🍷

Update



## Closer to the Heart



### PORTLAND, ME

AIL, in partnership with the Laura Fisher SGA office, donated \$5,000 to Boys and Girls Clubs of Southern Maine, specifically to benefit the South Portland location.

For more than 100 years, Boys & Girls Clubs of Southern Maine has provided youth development programs for young people who need it most. Their clubhouses are safe places to learn, have fun and develop skills and interests that last a lifetime. Whether it's academic help, learning to swim or a much needed healthy meal or snack, young people can go to their clubhouse for the support they need to grow into great adults.



## THANKS RECEIVED FROM FOSTER KIDS CHARITY

The following was received from Michelle Armour Brown, founder of Foster Kids Charity, our partner organization for the fall SGA meeting in Dallas:

Dear Friends,

Foster Kids Charity has a mission to serve foster children with all their basic items and contribute to their well-being while in state care. We could not accomplish our mission without the generous support of American Income this holiday season.



During Christmas, we have always experienced a shortage of funds. This year was different because of your support. We were able to invite 86 additional children to our Christmas party and we had extra gifts. We were even able to fulfill Ashely's greatest wish: "Go to Medieval Times and see horses!" Ashely is a 4-year old girl who has been in foster care since she was 3 days old.

Thank you so much for your contribution and for making a huge difference in the lives of foster children.

# PAYING FORWARD THE LEGACY OF 2016



**Chris Selejan**

Vice President of  
Field Operations

**F**IRST AND FOREMOST, CONGRATULATIONS on yet another history making year ... and Happy New Year!

Year after year, we continue to break records and 2016 was no different as we impacted six distinct areas: best December in company history, 6% year-to-date growth, 7,025 agents, best year in company history at \$210,195 million in ALP, 10 out of the last 11 years have been with growth, and the highest business retention in company history. One key ingredient all six areas share is our constant commitment to serve our PR team, Agents, Managers, SGAs and communities. Without this ingredient, we would operate with transactional tendencies to drive our day-to-day actions with no purpose. It's obvious that we served with a transformational viewpoint in 2016.

What does a record-breaking 2016 mean for 2017? The \$210 million we ended with

last year positions us for a strong head start for our vision of \$250 million in 2017. Having that head start allows us to set our pace early and places us in a position of strength throughout 2017.

Anyone who has competed in a race knows the importance of having a healthy start. We've all heard the adage, "The speed of the leader dictates the speed of the pack." Having to catch up from the beginning creates a situation of having to be reactive versus proactive and does not maximize our potential as PR Representatives, Agents, Managers and SGAs. Strong momentum allows us to win early and often, which is crucial to a successful year.

A strong start to 2017 takes advantage of the momentum we established with our strong finish in 2016. When we continue to build on that momentum, it's harder to stop it. Losing momentum can make it a lot harder to get it going again. If a boulder is rolling downhill, stopping it would be very difficult. Our business is like that boulder. If the "business boulder" was not moving, getting it rolling could also be difficult. Momentum is sustained with action: in talent acquisition such as Legacy Recruiting efforts, strong training, and continued growth through leadership development. Every action has a reaction, so let's continue to capitalize on the strong momentum established in 2016.

Steve Greer has chosen Legacy as our theme for 2017. This laser beam focus of leaving a legacy not only for Roger, but for your legacy footprints as well, is about learning from the past and building for the future. An example of legacy building can be seen when we plant trees. I am currently in the process of adding plants and trees in my backyard. I learned from research that a young tree grows better when it's planted in an area with older trees. The reason is that the roots of the young tree are able to follow the pathways created by former trees and implant themselves more deeply. Over time, the roots of many trees may actually join themselves to one another, creating a complex, interdependent foundation hidden underground. In this way, stronger trees share resources with weaker ones so that vast majority of trees become and stay healthy for years to come.

The same is true of building a legacy at AIL/NILICO. People become interconnected over time, with a need for those who have come before us as we pave the path for those who will come after us. We have a responsibility and obligation to pass the torch one policyholder, one group, one agent, one manager at a time.

As successful entrepreneur Gary Vaynerchuk says, "Please think about your legacy, because you're writing it every day." Let's make it a good one. 🍷

# NEW & IMPROVED

It's true! **The ailife.com and ailcareers.com** websites have been redesigned both visually and functionally! Both sites now have a mobile-responsive design that allows users the same experience across different platforms – desktop, tablets and mobile devices — as well as added security for contact forms.

In addition, ailife.com site now has a 'History Timeline,' a 'Community' page that showcases our charitable endeavors, new video clips, and lead generation from the 'Contact' and 'Child Safe® Kit' web forms. The 'Find a Local Agent' function has been improved to include an interactive map, agent contact information and a redirect to Agency websites.

The ailcareers.com site has been redesigned to complement the ailife.com site. The 'Join Our Team' function has been updated to allow users to give more detail about themselves, including the ability to upload a resume. The 'Office Locator' function now includes an interactive map that will allow mobile users to quickly gain directions to the desired SGA office.

Be sure to check out these and more improvements to the Company websites.

AILIFE.COM & AILCAREERS.COM



# NEW ASSOCIATES

PER MANAGER



## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ziad Aafouallah	8	Theodore Pappas	Jose Viramontes	3	Michael Vasu	Samuel Rosa Barriere	2	Cohen-Cohen	Edwin Cuevas Quinones	2	Matt Henderson
Patrycja Grudzinska	5	Sabrina Lloyd	Isaac Garcia	3	Dustin Venekamp	Issac Estrada	2	Richard Correa	Gustavo Rivera-Delgado	2	Matt Henderson
Jamell Ramsay	4	Theodore Pappas	Eli Doumit	2	Altig-Orlovic	Donald Stone	2	James Cunningham	Billi Jo Hawkins	2	Stephen Jubrey
Desarae Freeman	3	Simon Arias	Vincent Gravel-Michaud	2	Altig-Orlovic	Debra Small	2	Laura Fisher	Edill Cobos	2	Sabrina Lloyd
Adam Hanna	3	Simon Arias	Daniel LaFontaine	2	Altig-Orlovic	Candi Carlisle	2	Giglione-Ackerman	Anita Przybylowicz	2	Sabrina Lloyd
Garrett Shelton	3	Richard Correa	Joseph Miller	2	Altig-Orlovic	Manuel Diaz	2	Giglione-Ackerman	Belaïd Belkaid	2	Theodore Pappas
Roger Rau	3	Zachary Hart	Zlatka Moore	2	Altig-Orlovic	Joel Jesurun	2	Giglione-Ackerman	Katrina Ricks	2	Theodore Pappas
Nedal Kawash	3	Sabrina Lloyd	Kaleiokamaile Viena	2	Altig-Orlovic	Danielle Morales	2	Giglione-Ackerman	Sarah Eaton	2	Chad Potts
Alex Torruella	3	Sabrina Lloyd	Brandon Foster	2	Simon Arias	Jesus Tolentino	2	Giglione-Ackerman	Orby Kelley	2	Surace-Smith
Kendall Wilson	3	Sabrina Lloyd	Blake Tomblin	2	Simon Arias	Alexa Vega	2	Giglione-Ackerman	Connor Seemann	2	Surace-Smith
Jon Houser	3	Brandon MacDonald	Alejandra Franco-Salinas	2	Jose Carvajal	Abbas Abdul-Khaliq	2	Zachary Hart	Holly Bonhorst	2	Michael Vasu
Julie Henry	3	Chad Potts	Mauri Ramirez	2	Cohen-Cohen	Azar Afnan	2	Zachary Hart	Taylor Natale	2	Jeremy Welch

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Erez Shabtay	12	Michael Vasu	Jake Yagjian	5	Albert Serur	Evan Donoghue	4	Corey Neff	Paul Zuzick	3	Laura Fisher
Patrick Bendure	9	Surace-Smith	Marc Salvaggi	5	Surace-Smith	Ransley Vazquez	4	Bob Olson	Morgan Lobello	3	Giglione-Ackerman
Ryan Fickert	8	Zachary Hart	Christopher Hintz	4	Altig-Orlovic	Reynolds Akuamoa	4	Theodore Pappas	Cara DeFiore	3	Chris Hernandez
Shahab Mahdavinejad	8	Theodore Pappas	Dan Ikei	4	Altig-Orlovic	Daniel Hartwig	4	Surace-Smith	Alta Herpel	3	Chris Hernandez
Syed Quadri	8	Theodore Pappas	Igor Melcharek	4	Altig-Orlovic	Matthew Parks	4	Surace-Smith	Chelsie Otto	3	Sabrina Lloyd
Vincent Meyer	8	Chad Potts	Britton Costa	4	Simon Arias	Joshua West	4	Michael Vasu	Zach Otto	3	Sabrina Lloyd
Fritznel Octave	8	Williams-Zophin	Matthew Diulus	4	Simon Arias	Jonathan Emura	3	Altig-Orlovic	Amy Baird	3	Brandon MacDonald
Nicholas Moore	7	Durhon Oldham	Pablo De La Cruz	4	Jose Carvajal	Ryan Kendl	3	Altig-Orlovic	Tucker Gregor	3	Travis Moody
Ryan McIntosh	6	Altig-Orlovic	Kody Kramme	4	Eric Cochran	Melinda-Rae Lyse	3	Altig-Orlovic	Levar Morgan	3	Theodore Pappas
Joshua Krueger	6	Richard Correa	Lorena Barriere	4	Cohen-Cohen	Virakbot Ung	3	Altig-Orlovic	Geddes Robinson	3	Raymond Risucci
Tyler Worstell	5	Simon Arias	Steve Svendson	4	Richard Correa	Jenna Grula	3	Simon Arias	Jeffrey Hall	3	Albert Serur
Johnny Ly	5	Giglione-Ackerman	Mark Dushaj	4	Zachary Hart	Aaron Haynes	3	Arias-Cimino	Jamil Harris	3	Daniel Umbertone
Steven King	5	Zachary Hart	Richmond Gerrish	4	Laura Fisher	Sean Velasquez	3	Cohen-Cohen	Nicole Sanders	3	Michael Vasu
Rodney Ward	5	Zachary Hart	Craig Strompf	4	Cindy Furer	Andrew McQuade	3	Richard Correa	Jameetri Washington	3	Michael Vasu
Gregory Graham	5	David Hausman	Taylor Black	4	Giglione-Ackerman	John Nieves	3	Richard Correa	Carlos Arballo	3	Dustin Venekamp
Ricardo Subero	5	Kyle Johnson	Andre McCallum	4	Zachary Hart	Matthew Turnquist	3	Richard Correa	Eugene Garcia	3	Dustin Venekamp
Andrew Wagner	5	Durhon Oldham	Beau Locker	4	Matt Henderson	Mack Doby	3	Joseph Diecedue	Jessica Wilhite	3	Jamison Weatherspoon
Paul Streater	5	Chad Panzer	Johnny Ramos	4	Matt Henderson	Gary Slocum	3	Desi Dimitrova	Yemi Akinade	3	Williams-Zophin
Nasr Quadri	5	Theodore Pappas	Steven Rios	4	Sabrina Lloyd	Brian Zuzick	3	Laura Fisher			

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jasmin Gallaga	9	Sabrina Lloyd	Eric Snyder	3	Simon Arias	Paul Deatherage	2	Nigel Crowe	Andy Dorf	2	Theodore Pappas
Shalom Chaimov	8	Theodore Pappas	Beaux Southern	3	Arias-Cimino	Ekaterina Andreeva	2	Joseph Diecedue	Donte Grant	2	Theodore Pappas
Megan Johnson	8	Michael Vasu	Mireya Lopez	3	Cohen-Cohen	Leonel Lazzano	2	Desi Dimitrova	Edmaggie Myrthil	2	Theodore Pappas
Badum Maaloo	8	Williams-Zophin	Alma Lozano	3	Richard Correa	Anthony A Lopez	2	Desi Dimitrova	MacNeal Lashley	2	Byron Paz
Paul Smith	7	Surace-Smith	Micah Focken	3	Zachary Hart	Alejandro Pineda	2	Laura Fisher	Christine Moore	2	Byron Paz
Christopher Buttacavoli	6	Altig-Orlovic	Daniel G Johnson	3	Zachary Hart	Cameron Stanley	2	Laura Fisher	Susan Bedrossian	2	Cisco Perez
Nathan Hunt	5	Richard Correa	Alexandra Graham	3	David Hausman	Ruben Santillana	2	Steve Friedlander	David Rigney	2	Scott Rehberg
DeAnthony Hartman	5	Zachary Hart	Christopher Muraca	3	Albert Serur	Adem Abdula	2	Giglione-Ackerman	Spencer Simmons	2	Scott Rehberg
Keri Morris	5	Chad Panzer	Brent Bowling	3	Surace-Smith	Jorge Guerra	2	Giglione-Ackerman	Peter Gabranski	2	Albert Serur
Justin Diaz	5	Theodore Pappas	Phillip Jenkins	3	Michael Vasu	Fran Kolos	2	Giglione-Ackerman	Sina Heak	2	Albert Serur
Dean Gushi	4	Altig-Orlovic	Adam Kidikas	3	Michael Vasu	Glenn Martin	2	Giglione-Ackerman	Lindsey Dettwiller	2	Surace-Smith
Joseph McCallister	4	Simon Arias	Evelyn Howell	3	Jamison Weatherspoon	Aaron Dupras	2	Zachary Hart	Derek Foore	2	Surace-Smith
Dario Messina	4	Zachary Hart	Iva Plummer	2	Altig-Orlovic	Christopher Gray	2	David Hausman	Oleg Novitchii	2	Surace-Smith
Jonathan Black	4	Giglione-Ackerman	Joshua Yurinko	2	Simon Arias	Pedro Lemos	2	Matt Henderson	Alexander Spooner	2	Surace-Smith
Ariel Demesa	4	Giglione-Ackerman	Ibrahim Bah	2	Souley Bah	Sherly Phillippe	2	Matt Henderson	Eric Thompson	2	Surace-Smith
Michael Stuver	4	Zachary Hart	Corina Araujo	2	Jose Carvajal	Candice Anderson	2	Chris Hernandez	Daniel Walton	2	Surace-Smith
Tom Weller	4	Zachary Hart	Mark Dominguez	2	Jose Carvajal	Asiguy Haugabook	2	Kyle Johnson	Tiffany Babin	2	Michael Vasu
Jacob Vargas	4	Corey Neff	Heather Berg	2	Eric Cochran	Demetrius Lucas	2	Kyle Johnson	Kristen Brown	2	Michael Vasu
Kimberly Hamilton	4	Durhon Oldham	Dana Black	2	Eric Cochran	Cory Mulherin	2	Corey Neff	James Winfield	2	Dustin Venekamp
Asad Ahmed	4	Theodore Pappas	Mchel Helgeson	2	Cohen-Cohen	Elias Boles	2	Durhon Oldham	Omar Billy	2	Jamison Weatherspoon
Ashley Wenning	4	Surace-Smith	Thomas Huynh	2	Cohen-Cohen	Branden Griffin	2	Durhon Oldham	Shanna Russell	2	Jeremy Welch
Christopher Clark	3	Altig-Orlovic	Joshua Goodman	2	Richard Correa	Raul Jacobs	2	Bob Olson	James Cassie	2	Williams-Zophin
Mark Neilson	3	Altig-Orlovic	Kimberle Spooner	2	Richard Correa	Enrique Lopez	2	Bob Olson			

## RGAs

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Michael Laramie	24	Michael Vasu	Brett Gryska	14	Durhon Oldham	Matthew Turnquist	12	Richard Correa

**NEW ASSOCIATE** – \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**

- SA & GA** – at least two new associates during the month
- MGA** – at least three new associates during the month
- RGAs** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.



# LEGACY RECRUITING PROGRAM



Legacy Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

## TOP PAYOUTS\* DECEMBER

TOTAL PAYOUT: \$299,196 TOTAL QUALIFIERS: 748

 <b>Omar Torres</b> \$3,298 Sabrina Lloyd	 <b>Jeffrey Espinal</b> \$2,538 Giglione-Ackerman	 <b>Nedal Kawash</b> \$2,410 Sabrina Lloyd	 <b>Carl Chargois</b> \$2,395 Michael Vasu	 <b>Eduardo Barajas</b> \$2,377 Sabrina Lloyd
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NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Omar Torres	\$ 3,298	Martin Galindo	\$ 1,110	Claire Morgan	\$ 806	William Tabor	\$ 660	Aaron Voege	\$ 539
Jeffrey Espinal	2,538	Naomi Caraballo	1,100	Areli Medina	797	Luke Winters	645	Jaclyn Spinella	539
Nedal Kawash	2,410	Megan Breindel	1,085	Frank Rodriguez	795	Nic Iagulli	645	Jessica Chang	538
Carl Chargois	2,395	Aaron Chen	1,079	Ryan Vance	793	Kendall Wilson	645	Slavita Hut	536
Eduardo Barajas	2,377	Matthew Parks	1,053	Britton Costa	787	Haydee Burrola	643	Mark Dushaj	536
Matthew Neish	2,285	Michael Cirelli	1,043	Ryan Witham	786	Tyson Kiertucki	643	Brandon Neal	533
Nazmeem Prema	2,285	Fran Kolos	1,028	Dylan Garcia	781	Jeremy Rivers	642	Frank Cordaro	533
Yemi Akinade	2,207	Joel Jesurun	1,027	Alma Lozano	777	Pedro Lemos	636	Juanita Lorick	532
Ransley Vazquez	1,899	Evelyn Juarez	1,022	Tomasi Tomasi	776	Jeremy Guise	622	Ernest Powell	528
Adam Chesney	1,831	Matt McBride	1,005	Isaac Garcia	775	Tanner Duy	620	Marco Camire	526
Tami Chaimov	1,631	Jacob Vargas	994	Brenton Patterson	774	Austin Cash	612	Ashley Guyton	524
Maria Montoya	1,617	Marc Salvaggi	984	George Alamo	767	Ralph Favro	609	Joseph Salvatori	523
Anita Przybylowicz	1,596	AshLynn Orng	984	Adrianna Hynes	764	McKinley Carter	609	Adam Hanna	523
Stephanie Kell	1,572	Avalon McLeod	967	Edwin Cuevas Quinones	764	Kathryn Donlon	605	Ryan Beuc	523
Alicia Nieman	1,521	Kasali Kotun	964	Christopher Bentley	764	Bricia Acosta	602	Alexandra Purvis	519
London Burnett	1,467	Tiffany Babin	955	Ashley Flood	762	Nina Blackmon	602	Edford Banuel	515
Johnny Ramos	1,447	Michael Russin	952	Monika Michniak	762	Fritznel Octave	602	Deana Plaster	514
Alipate Makaui	1,412	Gina Merico	950	Micah Morales	759	Kenan Hyseni	594	Joshua Randolph	513
Joshua S Bailey	1,399	Jasmin Gallaga	937	Daniel Foore	755	Alexandra Lipari	593	Margaret Higginson	512
Taylor Foster	1,398	Nala Sifford	923	Austin Timmons	749	Svyatoslav Stefanushyn	593	Morgan Blair	512
Kimberly Martinez	1,344	Jonathan L Jones	921	Koniseti Fahina	746	DeAnthony Hartman	592	Kentrell Collins	510
Lex Coppell	1,318	Athea Buchanan	914	Julian Dickinson	743	Rebecca Stern	591	Scott Wheeler	509
Andre McCallum	1,302	Cristen Cochran	912	Troy Temple	741	Shawntae Collins	591	Benjamin Wechsler	508
Kolby Dalcour	1,297	Benjamin Varner	911	Miguel Alicea Ramirez	731	Michael Ronan	590	Joseph Marrero	505
Ashley Rust	1,252	Sean Velasquez	910	Daniel Castillo	730	Robert Young	586	Aziz Farsakh	504
Jameetri Washington	1,247	Steven Baum	909	Patrick Donovan	709	Juliana Zamora	584	Christina Jauch	501
Solomone Havea	1,227	Manuel Diaz	872	Travis Kovach	705	Brian Schreiber	582	Mario Carranza	500
Ashleen Narayan	1,218	Laaina Havea	868	Therese Williams	695	Claudio Mau	575	Alejandra Gavrira	500
Steven Rios	1,216	Jonathan Black	868	Carlos Arballo	689	Velasquez	566		
Victoria Gonzalez	1,203	Austin Hamilton	864	Komo Davis	689	Matelita Enosi	563	Michal Green	500
Inderjit Toor	1,202	Erin Noyd	855	Joseph Corwin	682	Michael Patty	560	Brandon Haase	500
Jose Viramontes	1,200	Richard Gaffney	848	Denis-Michael Catalano	680	William Westbrook	560	Haley Harris	500
Katherine Gomez-Martinez	1,184	Aleksandra Brzozowski	848	Dana Black	677	Matthew McKee	559	John Heartfield	500
Bilal Farsakh	1,165	Jacob Carlson	841	John Nieves	674	Andrew Siebert	556	Gina Leotti	500
Jordan Lacy	1,156	Brent Bowling	837	Dalyn Quilausing	673	Cory Cannataro	555	Aaron Lix	500
Janice Moseychuck	1,143	Joshua Tucker	834	Trevor Tollefson	669	Matthew Dawson	554	Cameron Marcus	500
Ryan Kendl	1,137	Martin Munoz	827	Agatha Safford	669	Michelle Martinez Aviles	552	Rackeem Miller	500
Brooke Bogs	1,136	Shiv Patel	825	Alex Paguio	669	Monica Brown	552	Emily Mock	500
Minh Phung	1,135	Corey Niro	815	Raymond Lamb	667	Tyler Dowe	551	Brandon Pillsbury	500
Cole Hatfield	1,134	Tyler Mabry	814	Chais Epperson	667	Jamond Veals	550	Nitin Singh	500
		Adam Peters	810	Sonia Williams	663	Pablo De La Cruz	540		

## TOP RECRUITING AGENTS\* DECEMBER

TOTAL LEGACY RECRUITERS: 282 TOTAL LEGACY RECRUITS: 343

 <b>Ransley Vazquez</b> 6 Recruits Bob Olson	 <b>Taylor Foster</b> 4 Recruits Richard Correa	 <b>Johnny Ramos</b> 4 Recruits Matt Henderson	 <b>Stephanie Kell</b> 3 Recruits Joseph Diecedue	 <b>Pedro Lemos</b> 3 Recruits Matt Henderson
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NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransley Vazquez	6	Edford Banuel	2	Dylan Garcia	2	Corey Niro	2	Benjamin Varner	2
Taylor Foster	4	Jonathan Black	2	Kevin Gebert	2	Mitchell Page	2	Jose Viramontes	2
Johnny Ramos	4	Aleksandra Brzozowski	2	Katherine Gomez-Martinez	2	Michael Patty	2	Aaron Voege	2
Stephanie Kell	3	Athea Buchanan	2	Victoria Gonzalez	2	Minh Phung	2	Sonia Williams	2
Pedro Lemos	3	Khristine Carbonilla	2	Ryan Kendl	2	Brian Schreiber	2	Kendall Wilson	2
Nazmeem Prema	3	Adam Chesney	2	Travis Kovach	2	Andrew Siebert	2	Robert Young	2
Ashley Rust	3	Lex Coppell	2	Raymond Lamb	2	Nala Sifford	2		
Yemi Akinade	2	Komo Davis	2	Tyler Mabry	2	Troy Temple	2		
George Alamo	2	Javier Diaz	2	Kimberly Martinez	2	Tomasi Tomasi	2		
Tiffany Babin	2	Aziz Farsakh	2	Maria Montoya	2	Joshua Tucker	2		

## TOP RECRUITING AGENTS\* YTD

TOTAL LEGACY RECRUITERS: 2,224 TOTAL LEGACY RECRUITS: 4,332

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransley Vazquez	59	Anita Przybylowicz	15	Michael Russin	13	Nedal Kawash	11	Edill Cobos	10
Stephanie Kell	20	Quewandra Daniel	15	Jonathan Frigola	12	Waleah Salah	10	London Burnett	10
Kade Beck	19	Kendall Wilson	14	Mack Doby	12	Alma Lozano	10	Natalia Tatkovska	10
Patrycja Grudzinska	18	Monica Brown	14	Raul Jacobs	12	Jonathan L Jones	10		
Robert Kanaan	15	Marc Salvaggi	13	Tiffany Babin	11	Ofa Tupouniua	10		

■ By Incentive Structure Payout. Top Legacy Recruiting Agents listed earned at least \$500.  
 ▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.  
 ★ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

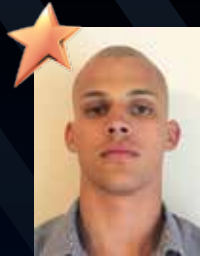
# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*



**Derek Foore**  
Surace-Smith  
10 Recruits  
SILVER



**Andrew Siebert**  
Surace-Smith  
6 Recruits  
BRONZE



**Athea Buchanan**  
Jose Carvajal  
5 Recruits  
BRONZE



**Casey Finley**  
Ryan Giddens  
5 Recruits  
BRONZE



**Jamil Harris**  
Daniel Umbertone  
5 Recruits  
BRONZE



**Cole Hatfield**  
Simon Arias  
5 Recruits  
BRONZE



**Michael Mallia**  
Theodore Pappas  
5 Recruits  
BRONZE



**Amelia Moeaki**  
Steve Friedlander  
5 Recruits  
BRONZE



**Samuel Montgomery**  
Simon Arias  
5 Recruits  
BRONZE



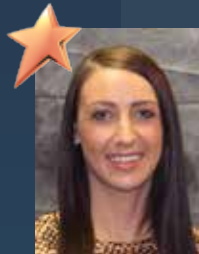
**Jonni Ng**  
Altig-Orlovic  
5 Recruits  
BRONZE



**Minh Phung**  
Mathew Hart  
5 Recruits  
BRONZE



**Johnny Ramos**  
Matt Henderson  
5 Recruits  
BRONZE



**Ashley Rust**  
James Cunningham  
5 Recruits  
BRONZE



**Lori Sanders**  
Allan Jennings  
5 Recruits  
BRONZE



**Jacob Vargas**  
Corey Neff  
5 Recruits  
BRONZE

BEER | FUEL YOUR CAREER | FUEL YOUR CAREER

**AILNILICO JUICE**

### Company Records

2016 Total Production  
\$210 Million Net ALP

Best December in Company History  
\$16.9 Million Net ALP

Highest Agent Count EVER  
7,025 Agents

	% Daily Value*
Momentum 50mg	100%
Success 100mg	100%
Motivation 80mg	100%
Hard Work 200mg	100%
Dedication 120mg	100%
Legacy 210mg	100%
Impact 100mg	100%

\*Percent Daily Values are based on your level of GRIND. Your daily values may be higher depending on your goals.

**2016  
BEST  
YEAR**  
IN COMPANY HISTORY

**\$210M NET ALP**

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP





**1** AL ALKURDI  
LOMBARD, IL



**2** SARAH SANTANA  
SCHAUMBURG, IL



**3** MUHAMMED ASHRAF  
FLUSHING, NY



**4** JOSHUA S BAILEY  
SCHAUMBURG, IL



**5** TINA JANTI  
KIRKLAND, WA



**6** ALAN SEDAGHAT  
VANCOUVER, BC



**7** TEVITA TUPOUNIUA  
AUCKLAND, NZ



**8** JOACHIM JEAN  
BURLINGTON, MA



**9** STEVE HARTMAN  
PHOENIX, AZ



**10** DULCE PAZ  
SCHAUMBURG, IL



**11** FRANCISCO VASQUEZ  
HOUSTON, TX



**12** ROMARIO MENDOZA  
SCHAUMBURG, IL



**13** KATIE MASSART  
COCHRANE, AB



**14** EUGENE GARCIA  
PHOENIX, AZ



**15** SCOTT WHEELER  
HALIFAX, NS



**16** MATTHEW TALLMAN  
TROY, MI



**17** LILY SAKAI  
LOS ANGELES, CA



**18** LORA BERONJA  
WAUWATOSA, WI



**19** EMIL MOHAREB  
FLUSHING, NY



**20** PATRICK DONOVAN  
PRESHO, SD



**ICEBREAKERS**  
**NICHOLAS SINISHTAJ**  
TROY, MI



**JONATHAN DAAL**  
AUCKLAND, NZ



**YVETTE CONNER**  
TROY, MI

DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$108,940		81.6	David Wang	Bob Olson
2	Sarah Santana	74,538	97		Marian Sertler	Sabrina Lloyd
3	Muhammed Ashraf	72,524		89.3	Muhammed Ashraf	Theodore Pappas
4	Joshua S Bailey	61,119	93		Zach Otto	Sabrina Lloyd
5	Tina Janti	48,042		84.3	Richard Mansfield	Altig-Orlovic
6	Alan Sedaghat	45,292		88.9	Bobby Gujral	Altig-Orlovic
7	Tevita Tupouniua	41,599		86.9	Ofa Tupouniua	Steve Friedlander
8	Joachim Jean	41,283		83.2	Ryan Hall	Laura Fisher
9	Steve Hartman	38,002		89.6	Steve Hartman	Dustin Venekamp
10	Dulce Paz	37,139	97		Marian Sertler	Sabrina Lloyd
11	Francisco Vasquez	36,988	96		Erez Shabtay	Michael Vasu
12	Romario Mendoza	34,892	99		Marian Sertler	Sabrina Lloyd
13	Katie Massart	32,454		79.2	John M McGrath	Altig-Orlovic
14	Eugene Garcia	30,552		77.4	Eugene Garcia	Dustin Venekamp
15	Scott Wheeler	30,240		90.4	Scott Wheeler	Imran Satti
16	Matthew Tallman	30,157	89		Ryan Fickert	Zachary Hart
17	Lily Sakai	29,570		95.2		Cohen-Cohen
18	Lora Beronja	28,957		87.2	Bradley Kampmeier	Chris Hernandez
19	Emil Mohareb	27,089		86.4	Syed Quadri	Theodore Pappas
20	Patrick Donovan	26,740		89.5	Ryan Stenglein	Altig-Orlovic
21	Jordon Graham	26,615		85.0	Zach Otto	Sabrina Lloyd
22	Wesley Shure	26,615	96		Virakbot Oung	Altig-Orlovic
23	Jeremy Kapuscinski	26,424	89		Zach Otto	Sabrina Lloyd
24	Elizabeth Garcia	25,938		91.8	Zach Otto	Sabrina Lloyd
25	Nicholas Sinishtaj	25,748	100		Ryan Fickert	Zachary Hart
26	Henry Ingraham	25,396		89.4		Williams-Zophin
27	Sean Walsh	25,046		82.2	Nicholas Walsh	Altig-Orlovic
28	Ranjana Chopra	24,889		81.4	Jordan Chalom	Josh Chalom
29	Carolyn Moses	24,747	95		Ernest Powell	Michael Vasu
30	Susan Bedrossian	24,695		74.1	Begona Patino-Lopez	Cisco Perez
31	Christal Hawthorne	24,572		84.5	Mohammed Moalawi	Theodore Pappas
32	Akanesi Fatai	24,394	98		Ofa Tupouniua	Steve Friedlander
33	Kevin Ishikane	24,326		85.4	Blake Higuchi	Altig-Orlovic
34	Jonathan Daal	24,043	99		Anita Ferris	Steve Friedlander
35	Noe Gonzales	23,974	98		Noe Gonzales	Mathew Hart
36	Shanita Ellmers	23,653		88.0	Aaron Friedlander	Steve Friedlander
37	Al-Karim Walji	23,428		81.4		Altig-Orlovic
38	Christabel Ornelas	23,358		89.4	Doreen Ryan-Foti	Don Foti
39	Alma B Gonzalez	23,354		84.8	Doreen Ryan-Foti	Don Foti
40	Jenny Alvarez	22,931		79.4	Atta Saleh	Theodore Pappas
41	Ryan M Vance	22,753		89.9	Marc Salvaggi	Surace-Smith
42	Marisha Sommerville	22,605		80.3	Zach Otto	Sabrina Lloyd
43	Roghie Hassan Loo	22,531		78.4	Roghie Hassan Loo	Josh Chalom
44	Samson Adelufosi	22,478		86.5		Giglione-Ackerman
45	Victoria Harper	22,132	99		Andre McCallum	Zachary Hart
46	Jon Golin	21,883		83.7	Atta Saleh	Theodore Pappas
47	Jagdish Sukhu	21,840		83.7	Muhammed Ashraf	Theodore Pappas
48	Daniel Souza	21,793		85.6	Jonni Ng	Altig-Orlovic
49	Yvette Conner	21,663	100		Ryan Fickert	Zachary Hart
50	Joseph Campos	21,263		88.2	Diego Chavez Arcia	Jose Carvajal

ALL TIME RECORD: \$159,402 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$779,641		81.6	David Wang	Bob Olson
*2	Mark Dushaj	438,086		80.8	Mark Dushaj	Zachary Hart
*3	Michael van Delft	351,479		86.7	Nacole Newbold	Imran Satti
*4	Katie Massart	317,222		79.2	John M McGrath	Altig-Orlovic
*5	Alan Sedaghat	311,003		88.9	Bobby Gujral	Altig-Orlovic
*6	Mike Sukhbaatar	309,901		92.7		Daniel Umbertone
*7	Muhammed Ashraf	309,191		89.3	Muhammed Ashraf	Theodore Pappas
*8	Roghie Hassan Loo	292,807		78.4	Roghie Hassan Loo	Josh Chalom
*9	Tina Janti	281,120		84.3	Richard Mansfield	Altig-Orlovic
*10	George Kamel	276,695		87.9	Patrick Bendure	Surace-Smith
11	Dario Messina	264,973		81.5	Mark Dushaj	Zachary Hart
12	Lily Sakai	253,108		95.2		Cohen-Cohen
13	Tevita Tupouniua	251,627		86.9	Ofa Tupouniua	Steve Friedlander
14	Joachim Jean	242,562		83.2	Ryan Hall	Laura Fisher
15	Massoud Vaziri	231,377		82.0	Troy Plummer	Altig-Orlovic
16	Van Ortega	230,669		84.6	Hyungjun Kae	Altig-Orlovic
17	Alvin Ali	229,157		75.6	Doreen Ryan-Foti	Don Foti
18	Mark Lomonaco	223,943		84.1	Richard Mansfield	Altig-Orlovic
19	Daniel Hanson	218,214		95.9	Devin Adams	Chad Deley
20	Joseph Sarasin	217,553		85.1	Patrick Bendure	Surace-Smith
21	Jordon Graham	206,616		85.0	Zach Otto	Sabrina Lloyd
22	Max Quasem	206,510		86.2		Cohen-Cohen
23	Bruce Tan	202,265		94.2	Jonathan Emura	Altig-Orlovic
24	Daniel Li	200,511		82.9	Patrick Stenglein	Altig-Orlovic
25	Ronald Rivera	198,975		80.2		Cohen-Cohen
26	Joey Kennedy	196,361		85.7	AshLynn Orng	Altig-Orlovic
27	Justin Germany	195,784		77.3		Chad Potts
28	Henry Ingraham	193,568		89.4		Williams-Zophin
29	Brooklyn Mims	193,016		83.0	Lisa Richardson	Moswen Taylor
30	Mike Allen	190,011		83.9	Mike Allen	Travis Moody
31	Paul Smith	189,966		75.3	Patrick Bendure	Surace-Smith
32	Richard Carter	173,960		94.6	Nicholas Lorence	Altig-Orlovic
33	Riley Peters	173,446		82.2	Richard Mansfield	Altig-Orlovic
34	Elba Vargas	173,271		89.7		Simon Arias
35	Mark Lahijani	172,172		86.2	Mohammed Moalawi	Theodore Pappas
36	Priscila Gonzalez	169,518		89.1	Bobby Swzaja	Theodore Pappas
37	Tina Nelson	167,362		85.1	Paul Streater	Chad Panzer
38	Oleg Novitchii	166,706		88.7	Matthew Parks	Surace-Smith
39	Kaleiokamaile Viena	163,056		84.5	Jonathan Emura	Altig-Orlovic
40	Jarred Spanbauer	160,866		84.3	Joshua Rush	Chad Deley
41	Benjamin Ainscough	160,756		77.4	Troy Plummer	Altig-Orlovic
42	Ifeanyi Ufodu	160,383		93.5	Ala Awad	Allan Jennings
43	Erez Shabtay	159,077		86.1	Erez Shabtay	Michael Vasu
44	Kory Louvelle	158,298		78.6	Luay Ghawi	Altig-Orlovic
45	Jenny Alvarez	155,933		79.4	Atta Saleh	Theodore Pappas
46	Ruben Soberanes	155,709		83.7	Doreen Ryan-Foti	Don Foti
47	Bruce Viaje	155,003		82.6	Bruce Viaje	Altig-Orlovic
48	Joey Sales	154,034		94.3	Jonathan Emura	Altig-Orlovic
49	Kashala Guiden	153,541		83.0	Zach Otto	Sabrina Lloyd
50	Igor Melcharek	153,264		88.9	Joshua Olin	Altig-Orlovic

ALL TIME RECORD: \$779,641 Net ALP — Al Alkurdi

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

# SUPERVISING AGENTS



**1** PATRYCJA GRUDZINSKA  
SCHAUMBURG, IL

**2** ALEX TORRUELLA  
SCHAUMBURG, IL

**3** ABBAS ABDUL-KHALIQ  
TROY, MI

**4** TAD TEETERS  
CLEVELAND, OH

**5** BROOKE BOGS  
HOUSTON, TX

**6** MOLI KAUFUSI  
AUCKLAND, NZ

**7** BRENDA FOX  
TROY, MI

**8** RACHEL MESNARD  
FLUSHING, NY

**9** ANITA PRZYBYLOWICZ  
SCHAUMBURG, IL

**10** DEONTE JONES  
TROY, MI

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Patrycja Grudzinska	\$136,988	\$141,297		78.8	Marian Sertler Sabrina Lloyd
2	Alex Torruella	99,574	119,866		72.4	Zach Otto Sabrina Lloyd
3	Abbas Abdul-Khaliq	58,623	60,093		73.1	Ryan Fickert Zachary Hart
4	Tad Teeters	53,265	56,344		78.8	Marc Salvaggi Surace-Smith
5	Brooke Bogs	52,595	52,595	94		Erez Shabtay Michael Vasu
6	Moli Kaufusi	52,456	58,430		79.0	Ofa Tupouniua Steve Friedlander
7	Brenda Fox	41,649	48,664	85		Andre McCallum Zachary Hart
8	Rachel Mesnard	47,697	49,355		82.2	Reynolds Akuamo Theodore Pappas
9	Anita Przybylowicz	47,581	51,626		78.2	Andy Sertler Sabrina Lloyd
10	Deonte Jones	45,087	47,051		74.6	Ryan Fickert Zachary Hart
11	Brenton Patterson	43,633	45,327		79.8	Ryan Fickert Zachary Hart
12	Adam Chesney	40,979	57,505	90		Ryan Fickert Zachary Hart
13	Nic Iagulli	36,665	39,238		80.4	Lamar Livingston Zachary Hart
14	Samiuela Vaea	34,056	35,975		100.0	Ofa Tupouniua Steve Friedlander
15	Arthur Trost	32,243	40,139	97		Steven King Zachary Hart
16	Isaac Garcia	31,809	35,865	97		Carlos Arballo Dustin Venekamp
17	Jesus Tolentino	31,668	32,302		74.1	Morgan Lobello Giglione-Ackerman
18	Timothy Chandler	30,868	32,390		73.6	Aaron Haynes Arias-Cimino
19	Tyler Pelkie	30,315	31,815	90		Nicholas Moore Durhon Oldham
20	Luao Leota	29,286	29,650	75		Anita Ferris Steve Friedlander

ALL TIME RECORDS: \$286,210 1st 6 Mo Agt | \$286,210 Net ALP

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Patrycja Grudzinska	\$593,315	\$641,976		78.8	Marian Sertler Sabrina Lloyd
*2	Robert Biser	405,392	530,364		81.9	Ryan Fickert Zachary Hart
*3	Meghan Harris	337,244	349,210		72.1	Chelsie Otto Sabrina Lloyd
*4	Tabitha Witherell	311,360	354,570		76.8	Matthew Diulus Simon Arias
*5	Tad Teeters	291,394	409,837		78.8	Marc Salvaggi Surace-Smith
6	Azar Afnan	263,896	356,633		71.6	Rodney Ward Zachary Hart
7	Brenda Fox	260,399	351,785	85		Andre McCallum Zachary Hart
8	Kristen Brown	210,760	256,321		81.4	Erez Shabtay Michael Vasu
9	Waleah Salah	198,739	206,887		76.7	Marian Sertler Sabrina Lloyd
10	Anita Przybylowicz	198,221	209,963		78.2	Andy Sertler Sabrina Lloyd
11	Abbas Abdul-Khaliq	194,391	265,050		73.1	Ryan Fickert Zachary Hart
12	Arien Seemann	185,901	310,079		77.3	Daniel Hartwig Surace-Smith
13	James Sherwood	178,979	269,874		77.8	Daniel Hartwig Surace-Smith
14	Brooke Bogs	177,480	184,195	94		Erez Shabtay Michael Vasu
15	Debra Small	174,439	268,006		82.7	Richmond Gerrish Laura Fisher
16	Mauri Ramirez	172,405	280,591		81.8	Lorena Barriere Cohen-Cohen
17	Phillip Waisman	165,184	253,624		79.2	Robert Kanaan Imran Satti
18	Garrett Shelton	163,080	230,075		85.5	Joshua Krueger Richard Correa
19	Matthew Dawson	162,861	330,152		87.4	Marc Salvaggi Surace-Smith
20	Roger Rau	159,619	210,393		80.3	Steven King Zachary Hart

ALL TIME RECORDS: \$653,097 1st 6 Mo Agt | \$959,675 Net ALP

# GENERAL AGENTS



**1** MEGAN JOHNSON  
HOUSTON, TX

**2** TOM WELLER  
TROY, MI

**3** MICHAEL STUVER  
TROY, MI

**4** BRENT BOWLING  
CLEVELAND, OH

**5** JASON GREEN  
TROY, MI

**6** LAAINA HAVEA  
AUCKLAND, NZ

**7** ERIC THOMPSON  
CLEVELAND, OH

**8** MICAH FOCKEN  
TROY, MI

**9** KIMBERLY HAMILTON  
ROCHESTER, NY

**10** SHALOM CHAIMOV  
FLUSHING, NY

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Megan Johnson	\$146,500	\$147,242		80.0	Erez Shabtay Michael Vasu
2	Tom Weller	130,993	186,580		79.8	Ryan Fickert Zachary Hart
3	Michael Stuver	123,940	172,217		76.9	Ryan Fickert Zachary Hart
4	Brent Bowling	112,903	181,583		84.4	Marc Salvaggi Surace-Smith
5	Jason Green	107,063	127,587		84.5	Andre McCallum Zachary Hart
6	Laaina Havea	88,841	107,240		78.3	Ofa Tupouniua Steve Friedlander
7	Eric Thompson	62,273	110,655		78.8	Matthew Parks Surace-Smith
8	Micah Focken	58,829	76,315		75.0	Steven King Zachary Hart
9	Kimberly Hamilton	52,263	81,813		80.2	Nicholas Moore Durhon Oldham
10	Shalom Chaimov	52,061	111,794		82.1	Syed Quadri Theodore Pappas
11	Derek Foore	50,685	108,174		79.7	Marc Salvaggi Surace-Smith
12	Edmaggie Myrthil	49,635	74,174		73.4	Reynolds Akuamo Theodore Pappas
13	Daniel G Johnson	47,666	42,130	89		Andre McCallum Zachary Hart
14	Adem Abdula	44,905	74,973		78.6	Corey Helly Giglione-Ackerman
15	Asad Ahmed	44,334	68,666		73.6	Shahab Mahdavinejad Theodore Pappas
16	Andres Liranzo	43,471	54,693	87		Johnny Ly Giglione-Ackerman
17	DeAnthony Hartman	40,778	84,295		71.3	Rodney Ward Zachary Hart
18	Calvin Irving	40,511	62,839		77.3	Levar Morgan Theodore Pappas
19	Glenn Martin	39,165	49,819		81.3	Morgan Lobello Giglione-Ackerman
20	Andy Dorf	38,883	66,769		76.6	Reynolds Akuamo Theodore Pappas

ALL TIME RECORDS: \$441,101 1st 6 Mo Agt | \$624,474 Net ALP

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Brent Bowling	\$817,161	\$1,751,795		84.4	Marc Salvaggi Surace-Smith
*2	Michael Stuver	782,258	1,597,904		76.9	Ryan Fickert Zachary Hart
*3	Eric Thompson	752,778	1,213,769		78.8	Matthew Parks Surace-Smith
*4	Tom Weller	692,931	1,003,843		79.8	Ryan Fickert Zachary Hart
*5	Nathan Hunt	677,283	895,640		81.0	Joshua Krueger Richard Correa
6	Ashley Wenning	609,583	1,234,886		79.5	Daniel Hartwig Surace-Smith
7	DeAnthony Hartman	507,738	903,056		71.3	Rodney Ward Zachary Hart
8	Megan Johnson	505,885	545,337		80.0	Erez Shabtay Michael Vasu
9	Elias Boles	492,503	862,507		75.9	Nicholas Moore Durhon Oldham
10	Derek Foore	444,450	843,668		79.7	Marc Salvaggi Surace-Smith
11	Glenn Martin	433,657	634,348		81.3	Morgan Lobello Giglione-Ackerman
12	Alexandra Graham	412,367	557,250		72.6	Gregory Graham David Hausman
13	Ariel Demesa	382,214	459,382		82.7	Johnny Ly Giglione-Ackerman
14	Kimberly Hamilton	380,697	623,880		80.2	Nicholas Moore Durhon Oldham
15	Karen Mosley	368,240	458,027		74.8	George O'Shea Giglione-Ackerman
16	Holly Lacey	353,789	873,445		78.0	Robert Kanaan Imran Satti
17	Ariana Jones	336,695	447,646		86.9	Jason Bratin Simon Arias
18	Micah Focken	333,275	482,052		75.0	Steven King Zachary Hart
19	Alma Lozano	329,830	663,231		74.3	John Nieves Richard Correa
20	Jason Green	327,185	456,596		84.5	Andre McCallum Zachary Hart

ALL TIME RECORDS: \$1,468,394 1st 6 Mo Agt | \$2,262,883 Net ALP

# MASTERGENERALAGENTS



**1**  
RYAN FICKERT  
TROY, MI



**2**  
EREZ SHABTAY  
HOUSTON, TX



**3**  
ANDRE MCCALLUM  
TROY, MI



**4**  
MARC SALVAGGI  
CLEVELAND, OH



**5**  
NICHOLAS MOORE  
ROCHESTER, NY



**6**  
ZACH OTTO  
SCHAUMBURG, IL



**7**  
OFA TUPOUNIUA  
AUCKLAND, NZ



**8**  
REYNOLDS AKUAMO  
FLUSHING, NY



**9**  
MATTHEW PARKS  
CLEVELAND, OH



**10**  
JOHNNY LY  
EDISON, NJ

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Ryan Fickert	\$286,793	\$413,690	76.7	Zachary Hart
2	Erez Shabtay	171,892	180,015	82.2	Michael Vasu
3	Andre McCallum	163,673	178,661	74.8	Zachary Hart
4	Marc Salvaggi	163,587	316,909	83.0	Surace-Smith
5	Nicholas Moore	135,663	236,947	76.8	Durhon Oldham
6	Zach Otto	107,517	269,159	75.6	Sabrina Lloyd
7	Ofa Tupouniua	92,235	164,398	82.6	Steve Friedlander
8	Reynolds Akuamo	90,448	147,540	77.9	Theodore Pappas
9	Matthew Parks	89,797	156,561	77.6	Surace-Smith
10	Johnny Ly	74,806	92,842	77.8	Giglione-Ackerman
11	Steven King	68,454	116,836	79.4	Zachary Hart
12	Levar Morgan	68,190	128,985	77.7	Theodore Pappas
13	Andrew McQuade	65,612	105,708	78.6	Richard Correa
14	Noel Rose	60,214	94,534	75.4	Williams-Zophin
15	Morgan Lobello	59,997	82,042	81.6	Giglione-Ackerman
16	Syed Quadri	58,609	156,943	77.7	Theodore Pappas
17	Shahab Mahdavinnejad	51,909	117,646	77.5	Theodore Pappas
18	Eugene Garcia	50,947	103,292	72.9	Dustin Venekamp
19	Corey Helly	50,788	80,312	77.3	Giglione-Ackerman
20	Joshua West	49,938	71,037	84.6	Michael Vasu

ALL TIME RECORDS: \$438,277 1st 6 Mo Agt | \$723,872 Net ALP

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Nicholas Moore	\$1,468,018	\$3,066,931	76.8	Durhon Oldham
*2	Marc Salvaggi	1,261,610	2,669,786	83.0	Surace-Smith
*3	Andre McCallum	1,241,214	1,588,172	74.8	Zachary Hart
*4	Ryan Fickert	1,216,679	2,472,895	76.7	Zachary Hart
*5	Josh Dishong	1,192,279	1,615,046	76.4	Zachary Hart
6	Joshua Krueger	1,134,082	1,622,727	80.0	Richard Correa
7	Zach Otto	1,006,159	2,138,761	75.6	Sabrina Lloyd
8	Erez Shabtay	996,089	1,336,615	82.2	Michael Vasu
9	Matthew Parks	886,032	1,626,967	77.6	Surace-Smith
10	Stephen Giddens	683,036	1,023,650	74.4	Ryan Giddens
11	Morgan Lobello	628,919	932,335	81.6	Giglione-Ackerman
12	Robert Kanaan	616,720	1,582,981	77.9	Imran Satti
13	Robert Smith	606,790	1,223,559	75.6	Durhon Oldham
14	Daniel Hartwig	605,707	1,388,320	79.5	Surace-Smith
15	Johnny Ly	600,345	784,322	77.8	Giglione-Ackerman
16	Bobby Szwaja	599,236	1,399,106	79.0	Theodore Pappas
17	Dan Ikei	587,301	869,853	77.0	Altig-Orlovic
18	Thomas Vena	586,685	1,279,652	71.1	Simon Arias
19	Chelsie Otto	576,954	632,102	73.3	Sabrina Lloyd
20	Richmond Gerrish	573,385	799,199	78.1	Laura Fisher

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt | \$4,468,285 Net ALP

# REGIONALGENERALAGENTS



**1**  
MICHAEL LARAMIE  
HOUSTON, TX



**2**  
RYAN FICKERT  
TROY, MI



**3**  
MATTHEW PARKS  
CLEVELAND, OH



**4**  
BRETT GRYSKA  
ROCHESTER, NY



**5**  
SYED QUADRI  
FLUSHING, NY

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Michael Laramie	\$374,673	\$526,160	78.0	Michael Vasu
2	Ryan Fickert	313,085	487,832	76.4	Zachary Hart
3	Matthew Parks	279,457	580,801	80.6	Surace-Smith
4	Brett Gryska	226,084	435,202	77.4	Durhon Oldham
5	Syed Quadri	220,703	544,086	78.6	Theodore Pappas
6	Corey Helly	220,277	335,470	76.7	Giglione-Ackerman
7	Levar Morgan	188,309	592,719	80.3	Theodore Pappas
8	Marc Salvaggi	184,467	352,536	81.8	Surace-Smith
9	Erez Shabtay	171,925	189,973	82.3	Michael Vasu
10	Matthew Turnquist	156,015	300,879	78.3	Richard Correa

ALL TIME RECORDS: \$980,159 1st 6 Mo Agt | \$1,435,508 Net ALP

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Matthew Diulus	\$3,030,541	\$4,578,381	71.6	Simon Arias
*2	Matthew Parks	2,827,638	6,191,093	80.6	Surace-Smith
3	Michael Laramie	2,744,927	4,959,134	78.0	Michael Vasu
4	Brett Gryska	2,734,706	6,566,762	77.4	Durhon Oldham
5	Corey Helly	2,660,112	3,944,943	76.7	Giglione-Ackerman
6	Matthew Turnquist	2,535,311	3,999,810	78.3	Richard Correa
7	Thomas Vena	2,439,904	4,855,064	72.6	Simon Arias
8	Levar Morgan	1,839,369	4,991,167	80.3	Theodore Pappas
9	Zach Otto	1,596,634	2,779,518	75.0	Sabrina Lloyd
10	Michael Gerstein	1,425,964	2,284,182	73.7	Giglione-Ackerman

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$8,242,209 Net ALP



**THEODORE PAPPAS**



**BOB OLSON**



**MATT HENDERSON**



**DUSTIN VENEKAMP**



**ALLAN JENNINGS**



**JOSE CARVAJAL**



**TRAVIS MOODY**



**CISCO PEREZ**

## TOPPERFORMANCEFACTOR



**JOSE CARVAJAL**  
Category VI  
261.5% Performance Factor



**THEODORE PAPPAS**  
Category I  
180.4% Performance Factor



**DUSTIN VENEKAMP**  
Category IV  
163.9% Performance Factor

Top three every month by performance factor.

## DECEMBER

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
<b>I Theodore Pappas</b>	180.4	\$449,256	\$260,000	172.8	\$780,356	\$415,000	188.0	\$1,229,612	81.0		79.5
Zachary Hart	156.9	628,868	340,000	185.0	325,784	253,000	128.8	954,651	62.8		76.5
Sabrina Lloyd	135.2	543,987	490,000	111.0	261,428	164,000	159.4	805,415	32.2		72.7
Giglione-Ackerman	97.2	335,990	350,000	96.0	291,096	296,000	98.3	627,086	10.3		75.6
<b>II Bob Olson</b>	105.4	\$136,243	\$170,000	80.1	\$292,858	\$224,000	130.7	\$429,101	10.2		74.8
Cohen-Cohen	95.3	153,468	160,000	95.9	303,894	321,000	94.7	457,362	17.7		81.8
<b>III Matt Henderson</b>	116.5	\$158,367	\$145,000	109.2	\$135,026	\$109,000	123.9	\$293,393	45.2		74.5
<b>IV Dustin Venekamp</b>	163.9	\$144,116	\$100,000	144.1	\$152,520	\$83,000	183.8	\$296,636	137.7		77.0
Mathew Hart	121.0	111,676	120,000	93.1	113,219	76,000	149.0	224,895	57.9		79.0
Kyle Johnson	115.0	90,302	120,000	75.3	80,468	52,000	154.7	170,770	63.4		72.6
<b>V Allan Jennings</b>	106.9	\$70,587	\$70,000	100.8	\$50,846	\$45,000	113.0	\$121,433	70.6		79.5
<b>VI Jose Carvajal</b>	261.5	\$115,869	\$80,000	144.8	\$109,676	\$29,000	378.2	\$225,545	57.9		72.1
Corey Neff	100.9	52,999	55,000	96.4	44,272	42,000	105.4	97,272	76.6		72.0
<b>VII Travis Moody</b>	129.8	\$23,785	\$45,000	52.9	\$86,821	\$42,000	206.7	\$110,606	38.7		78.7
Byron Paz	90.0	48,970	45,000	108.8	34,199	48,000	71.2	83,169	48.5		74.6
<b>VIII Cisco Perez</b>	157.8	\$35,303	\$35,000	100.9	\$73,009	\$34,000	214.7	\$108,312	64.3		76.3
Chad Potts	110.6	41,551	26,000	159.8	18,433	30,000	61.4	59,984	11.0	92	

## YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
<b>I Theodore Pappas</b>	113.8	\$3,531,372	\$3,120,000	113.2	\$5,700,288	\$4,980,000	114.5	\$9,231,659	31.7		79.5
Zachary Hart	113.4	4,515,850	4,080,000	110.7	3,526,484	3,036,000	116.2	8,042,335	30.1		76.5
Giglione-Ackerman	103.2	4,913,754	4,200,000	117.0	3,173,166	3,552,000	89.3	8,086,920	24.2		75.6
Altig-Orlovic	99.1	13,174,244	13,260,000	99.4	23,728,373	24,000,000	98.9	36,902,618	14.4		79.9
<b>II Michael Vasu</b>	114.2	\$3,192,956	\$2,880,000	110.9	\$2,819,428	\$2,400,000	117.5	\$6,012,384	33.5		77.4
Durhon Oldham	100.6	2,732,960	2,640,000	103.5	3,877,206	3,972,000	97.6	6,610,167	16.8		77.5
<b>III Matt Henderson</b>	108.5	\$2,055,549	\$1,740,000	118.1	\$1,293,765	\$1,308,000	98.9	\$3,349,314	27.7		74.5
Laura Fisher	103.2	2,228,987	2,400,000	92.9	1,635,765	1,440,000	113.6	3,864,752	16.3		74.2
<b>IV Dustin Venekamp</b>	121.0	\$1,371,281	\$1,200,000	114.3	\$1,271,223	\$996,000	127.6	\$2,642,504	39.8		77.0
Mathew Hart	108.7	1,370,802	1,440,000	95.2	1,113,928	912,000	122.1	2,484,730	21.8		79.0
Kyle Johnson	107.4	1,143,472	1,440,000	79.4	844,761	624,000	135.4	1,988,233	13.3		72.6
<b>V Chad Deley</b>	96.6	\$576,102	\$780,000	73.9	\$1,303,095	\$1,092,000	119.3	\$1,879,197	19.0		75.6
Eric Cochran	95.2	776,934	840,000	92.5	893,715	912,000	98.0	1,670,648	12.6		81.4
<b>VI Jose Carvajal</b>	163.2	\$1,149,282	\$960,000	119.7	\$719,121	\$348,000	206.6	\$1,868,403	70.9		72.1
Albert Serur	128.9	727,685	540,000	134.8	856,238	696,000	123.0	1,583,922	51.1		74.6
Corey Neff	119.8	969,937	660,000	147.0	467,337	504,000	92.7	1,437,274	54.3		72.0
Daniel Umbertone	117.9	679,988	540,000	125.9	659,037	600,000	109.8	1,339,025	35.8		81.8
Dorian Oldham	99.5	604,031	600,000	100.7	648,861	660,000	98.3	1,252,892	19.4		76.6
Tiffany Roland	99.3	528,963	540,000	98.0	688,384	684,000	100.6	1,217,347	33.8		76.0
<b>VII Travis Moody</b>	118.6	\$456,591	\$540,000	84.6	\$768,901	\$504,000	152.6	\$1,225,493	34.7		78.7
Moswen Taylor	107.6	659,584	540,000	122.1	468,559	504,000	93.0	1,128,143	70.5		77.4
<b>VIII Cisco Perez</b>	136.5	\$631,223	\$420,000	150.3	\$500,571	\$408,000	122.7	\$1,131,794	52.0		76.3
Chad Potts	118.8	93,748	65,000	144.2	81,153	87,000	93.3	174,901	79.0	92	
Dorian Brown	110.7	445,134	540,000	82.4	350,422	252,000	139.1	795,556	20.7		73.5
Kris Thieme	100.3	476,019	312,000	152.6	149,984	312,000	48.1	626,003	68.0		76.1

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% Growth and 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-VIII will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

## CATEGORY I



**1**  
**MARK GAGLIARDI**  
OAKLEY, CA

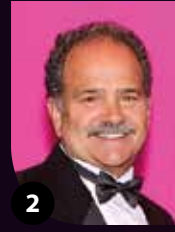


**2**  
**RONA PILEGGI SPANO**  
DARIEN, IL

## CATEGORY II



**1**  
**MARIA SIERO**  
AUSTIN, TX



**2**  
**GEORGE FARENTHOLD**  
WASHINGTON, DC

## CATEGORY III



**1**  
**LEO VANDENBUSSCHE**  
ST. ADOLPHE, MB



**2**  
**PATRENA SMITH**  
HARTFORD, CT

## CATEGORY IV



**1**  
**LORI VAUGHN**  
PORTLAND, OR



**2**  
**SHANE KNOWLES**  
CAPE ELIZABETH, ME

## TOPROOKIE



**PAM MONETTI**  
BUNKER HILL, IL

## ICEBREAKER



**MARIA SIERO**  
AUSTIN, TX

## TOPMANAGER



**JACQUELINE LOWE**  
RED DEER, AB

## 1ST SIGNED TG



**JASON PANZERA**  
ALBUQUERQUE, NM



**MARIA SIERO**  
AUSTIN, TX

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

CATEGORY	POPULATION
1	over 11,000,000
2	8,000,000 to 10,999,000
3	5,000,000 to 7,999,999
4	Under 5,000,000

**ROOKIE:** Reps with 2015 Hire Date  
**ICEBREAKER:** Reps with 2016 Hire Date  
**PR MANAGER:** Overall card growth at the end of the current month over previous year.

## DECEMBER

Category	Rank	Cards	Location/Manager
I	1	<b>Mark Gagliardi</b>	3,100 NorCal & Reno/Chuck Hill
	2	<b>Rona Pileggi Spano</b>	2,282 Chicago/Dawn Trudden
	3	Viki Farr	1,729 MI/Beth Farm
	4	Vivian Dwyer	1,694 VA/John Keliher
	5	Jeanette Dodd	1,424 NJ/Brian Ryan
II	1	<b>Maria Siero</b>	3,270 Houston/Christa Davis
	2	<b>George Farenthold</b>	2,454 MD/DC & N VA/John Keliher
	3	Cheryl Cook	2,078 PA/Katherine Pratt
	4	Fran Christie	1,920 BC/Jacqueline Lowe
	5	JT Tasker	1,860 NY State/Denise Gilbert
III	1	<b>Leo VanDenBussche</b>	3,866 MB/Jacqueline Lowe
	2	<b>Patrena Smith</b>	3,795 CT & W Mass/Rosanna Gill
	3	David Blaisdell	3,053 TN & SW NC/Beth Farm
	4	Tony Anderson	2,358 IN/Tami Williams
	5	Chas Robinson	2,037 ON/Jacqueline Lowe
IV	1	<b>Lori Vaughn</b>	1,526 OR/Jason Beckman
	2	<b>Shane Knowles</b>	1,432 ME & NH/Rosanna Gill
	3	John Wagner	1,324 S OH/Tami Williams
	4	Jason Panzera	1,276 NM/Christa Davis
	5	Robin Denham	1,236 KS & NW MO/Cindy Cleary
Rookie	1	<b>Pam Monetti</b>	1,108 St. Louis/Cindy Cleary
IceBreaker	1	<b>Maria Siero</b>	3,270 Houston/Christa Davis

ALL TIME RECORD: 18,960 Cards

## MANAGERS: DECEMBER

Rank	Cards	Location/Manager
1	<b>Jacqueline Lowe</b>	3,712 Laurie Onasch
2	<b>JT Tasker</b>	3,096 Denise Gilbert
3	<b>Rosanna Gill</b>	2,832 Denise Gilbert
4	Beth Farm	2,490 Patti Morgan
5	Christa Davis	1,508 Jason Beckman

## YTD

Category	Rank	Cards	Location/Manager
I	*1	<b>Malka Arony</b>	34,345 AZ/Jason Beckman
	*2	<b>Chuck Hill</b>	26,661 NorCal & Reno/Jason Beckman
	3	Jessica Treybick	22,450 NY City/Bryan Ryan
	4	Brenda Di Somma	20,342 NJ/Bryan Ryan
	5	Al Wall	19,701 Toronto/Jacqueline Lowe
II	*1	<b>Robin Andrade</b>	24,065 Mass & RI/Rosanna Gill
	*2	<b>Fran Christie</b>	14,702 BC/Jacqueline Lowe
	3	Kimberly McGuire	14,493 ON/Jacqueline Lowe
	4	David Scalisi	13,558 NY State/JT Tasker
	5	Tami Williams	12,759 IN/Michelle Baxter
III	*1	<b>David Blaisdell</b>	22,444 TN & SW NC/Beth Farm
	*2	<b>Anna Guido Rohrer</b>	14,300 S OH/Tami Williams
	3	Erica Dalager	12,849 MN/Dawn Trudden
	4	Patrena Smith	12,406 CT & W Mass/Rosanna Gill
	5	Deborah Boles	12,263 BC/Jacqueline Lowe
IV	*1	<b>Ken Altizer</b>	16,559 WV/Tami Williams
	*2	<b>Darrell Dorey</b>	15,927 Maritimes/Melissa Lively
	3	Robin Denham	15,453 KS & NW MO/Cindy Cleary
	4	Steve Orcheron	13,414 BC/Jacqueline Lowe
	5	Shane Knowles	13,336 ME & NH/Rosanna Gill

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: YTD


Rank	Cards	Location/Manager
*1	<b>Jacqueline Lowe</b>	31,773 Laurie Onasch
*2	<b>Brian Ryan</b>	21,746 Michelle Baxter
*3	<b>Rosanna Gill</b>	11,694 Denise Gilbert
4	Carmella Swanson	7,407 Jason Beckman
5	Melissa Lively	7,081 Laurie Onasch

## BONUS: DECEMBER

Sue Akers	Lou Nell Busby	Darrell Dorey	Jerry Hartnett	Lacy Martin	Kathy Pappas	William Slocum
Ken Altizer	Casey Cash	Vivian Dwyer	Krissa Hensley	Stephen Matous	Nicole Pate	Patrena Smith
Donna Altshue	Fran Christie	George Farenthold	Dee Hettinger	Nicole McCarthy	Janis Pitts	Tracy Smith
Tony Anderson	Cheryl Cook	Viki Farr	Katy Hogge	Lisa McGee	Cas Robinson	Mario Soljan
Robin Andrade	Michael Cooper	Mark Flemm	Brett Hulme	Kimberly McGuire	Chas Robinson	Rona Pileggi Spano
Malka Arony	Amanda Cross	Tommy Flynn	Rebecca Klebsch	Kevin McKeen	Gary Rothman	Don Spohn
Stephanie Baumann	Becky Cutler	Mark Gagliardi	Shane Knowles	Pam Monetti	Rebecca Rozario	Randy Stockley
Ralph Beard	Travis Daniels	Susan Gilbert	Cindy Kuncie	Jermaine Moore	Irene Rurycz	Sarah Thomson-Dufrechou
Lisa Bennett	Robin Denham	Laurie Gruber	Donna LaMontagna	George Murry	Steve Sanchez	Jessica Treybick
Gabriela Berloni	Brenda Di Somma	Lisa Guay	Timothy Leary	Tim O'Connor	David Scalisi	Bryan Uhl
David Blaisdell	Dion Dizon	Anna Guido Rohrer	Larry Lozano	Steve Orcheron	Crystal Senour	Leo VanDenBussche
Deborah Boles	Jeanette Dodd	Jeffrey Hapke	Dianna Lueke	Jason Panzera	Maria Siero	Lori Vaughn


# WORLD'S GREATEST BONUS

**1**




**AL ALKURDI**  
\$22,670  
Bob Olson

**2**




**MUHAMMED ASHRAF**  
\$16,330  
Theodore Pappas

**3**




**SARAH SANTANA**  
\$11,820  
Sabrina Lloyd

**4**



**TEVITA TUPOUNIUA**  
\$9,652  
Steve Friedlander

**5**



**JOSHUA S BAILEY**  
\$9,291  
Sabrina Lloyd

## DECEMBER BONUS LEADERS PAYOUT: \$2,321,955 QUALIFIERS: 3,548


<p>\$ 22,670 Al Alkurd 16,330 Muhammed Ashraf 11,820 Sarah Santana 9,652 Tevita Tupouniua 9,291 Joshua S Bailey 9,281 Steve Hartman 8,355 Tina Janti 8,318 Alan Sedaghat 6,505 Christal Hawthorne 6,209 Dulce Paz 5,978 Emil Mohareb 5,812 Lora Beronja 5,745 Katie Massart 5,741 Scott Wheeler 5,696 Henry Ingraham 5,514 Jenny Alvarez 5,382 Romario Mendoza 5,344 Joachim Jean 5,329 Kevin Ishikane 5,264 Marisha Sommerville 5,212 Matthew Tallman 5,125 Jordon Graham 5,093 Daniel Hanson 5,053 Sean Walsh 4,945 Jeremy Kapuscinski 4,859 Jon Golin 4,800 Elizabeth Garcia 4,773 Patrick Donovan 4,721 Shanita Ellmers 4,673 Eugene Garcia 4,599 Ranjana Chopra 4,582 Dario Messina 4,547 Nicholas Sinishtaj 4,518 Mike Allen 4,469 Lily Sakai 4,464 Roghieh Hassan Loo 4,425 Harvey Quinn 4,287 Jonathan Daal 4,219 Michael van Delft 4,159 Francisco Vasquez</p>	<p>\$ 4,144 Christabel Ornelas 4,083 Akanesi Fatai 4,049 Samson Adelufosi 4,006 Igor Melcharek 4,004 Mike Sukhbaatar 3,669 Marc Demilia 3,660 Carolyn Moses 3,638 Ruben Chaimov 3,634 Kelly Schoenherr 3,624 Charisma Dezonie 3,580 Erin Moyer 3,578 Daniel Juskiw 3,566 Edwin Delgado 3,551 Noe Gonzales 3,542 Priscila Gonzalez 3,512 Yvette Conner 3,493 Wesley Shure 3,483 Herivelto Pereira 3,479 Vassilios Katos 3,457 Vladislav Ashurov 3,446 Nicole Joshick 3,367 Benton Tong 3,309 Ryan Vance 3,296 Matthew J Miller 3,292 Brooklyn Mims 3,278 Mark Lahijani 3,276 Alon Fischer 3,254 Derek Sandilands 3,238 Brock Lampee 3,155 Juan Nunez 3,150 Eufemio Fonseca</p>	<p>\$ 3,133 Cherril Howard 3,118 Sarah Roy 3,062 Jennifer Hawkins 3,052 Lynn Jenkins 3,047 Robert Ulreich 3,020 Alexa Vega 3,008 Brandon Neal 2,990 Corey Cox 2,984 Kelly McDonald 2,976 Jagdish Sukhu 2,901 Myaa Fallon 2,896 Mark Dushaj 2,896 Matelita Enosi 2,883 Noel Rose 2,860 Max Quasem 2,857 Funmilola Elumade 2,852 Chad McLaughlin 2,838 Nathan Hunt 2,830 Ryan Ohm 2,821 Daniel Kehl 2,773 Omwattie Puchiheva 2,765 Leonard Ligotti 2,760 Carl Isidore 2,746 Craig Corwin 2,746 Tarek Elabasy 2,711 Gaston Morales 2,704 Mary O'Brien 2,700 Julian Dickinson 2,683 Taulant Bane 2,682 Cleopatra Sola 2,658 Joey Kennedy 2,644 Athea Buchanan 2,635 Jonathan Hayward 2,631 Peter Gabranski 2,624 Ruben Soberanes 2,615 Candy Henderson 2,614 Joaquin Santos 2,612 Maxon Elozier 2,607 Sacramento Juarez 2,605 Belaid Belkaid</p>	<p>\$ 2,597 Aracelis Mota 2,594 Michael Burningham 2,578 Jeanneliza Solis 2,570 Michael Botond 2,559 Donte Grant 2,556 Eric LaBossiere 2,541 Joseph Campos 2,507 Jeffrey Martin 2,504 Matthew Russell 2,504 Sophony Jorvelus 2,488 Michael Singleton 2,485 Alvin Ali 2,483 Adrian Kryczka 2,480 Gregory VanSuch 2,479 Harold Durana 2,474 Victoria Harper 2,467 Sandra Williams 2,465 Vincent Andreotti 2,462 Daniel Charron 2,448 Timothy Blackburn 2,440 Mark Lo Monaco 2,439 Susan Scott 2,434 Kasali Kotun 2,419 Craig Strompf 2,410 Heather Moran 2,215 Omar Torres 2,193 Justin Villareal 2,180 Denis Snyder 2,154 Joshua Rausser 2,153 Brian Wallace 2,151 Steven Feiler 2,138 Kevin Gillum 2,131 Jennifer Holliday 2,122 Anna Senra 2,120 Levi Nicolai 2,119 Mollie Uphoff 2,114 Gian Trinidad 2,107 Yolette Mompoin 2,345 Antolina Cuevas 2,337 Elba Diaz 2,325 Raymond Lopez</p>	<p>\$ 2,318 Ellen Schultz 2,314 Rosita Tumpap 2,309 Phi Phan 2,306 Ronald Rivera 2,303 Ronald Heller 2,284 Leonardo Perez 2,273 Joseph Gniadek 2,272 Marquel Burns 2,270 Joshua Garrison 2,267 Laaina Havea 2,266 Alma B Gonzalez 2,263 Justin Diaz 2,262 Jose Rubio 2,256 Philip Roffi 2,251 Hakan Ozalpasan 2,241 Asiguy Haugabook 2,237 Brandon Robinson 2,236 Tina Nelson 2,234 David Rockway 2,230 Olesya Wegner 2,224 Marie Campbell 2,223 Tanya Padilla Jara 2,220 Tracy Lepore 2,215 Alexander Shpirt 2,215 Omar Torres 2,180 Denis Snyder 2,154 Joshua Rausser 2,153 Brian Wallace 2,151 Steven Feiler 2,138 Kevin Gillum 2,131 Jennifer Holliday 2,122 Anna Senra 2,120 Levi Nicolai 2,119 Mollie Uphoff 2,114 Gian Trinidad 2,107 Yolette Mompoin 2,345 Antolina Cuevas 2,337 Elba Diaz 2,325 Raymond Lopez</p>	<p>\$ 2,088 Susan Cousineau 2,086 Cody Spencer 2,085 Imran Rahman 2,083 Paul Yagual 2,083 Casey Devlin 2,077 Catherine Perez 2,064 Sherry Schick 2,060 Sterling Tallman 2,057 James Clark Jr 2,055 Bruce Tan 2,046 Michael Moloney 2,043 John Catalano 2,041 Ashley Bodnar 2,039 Scott Hannon 2,031 Ziad Afaouallah 2,027 Fabian Aniekwensi 2,024 Andrew Hynan 2,014 Ala Awad 2,010 Stacy Arrington 2,004 Kamilah Brock 2,004 Dwayne Nabors 1,983 David Doles 1,982 Alex Smith 1,973 Ryan Bouchea-Carroll 1,979 Yairaniz Figueroa-Ruiz 1,976 Maren Conway 1,974 Akanete Leone 1,971 Raymond Angeles 1,962 Nicole Khochaba 1,960 Maryann Nietupski 1,956 Adem Abdula 1,954 Diontay Winfree-Lacey 1,953 Daniel Li 1,953 Jennifer Kroman 1,948 Spencer Foxworth 1,947 Ronald Davis 1,943 Avalon McLeod 1,938 Shiv Patel 1,933 Bradley Christiansen 1,921 Al-Karim Walji</p>	<p>\$ 1,918 Dominick Williams 1,917 Yuriy Kosovan 1,910 Justin Germany 1,909 Joshua Hammond 1,907 Angelique Piquion 1,897 Christopher Bennett 1,895 Elba Vargas 1,888 Iwona Niemiec 1,881 Tyler Honeyford 1,875 Amos Schwartz 1,867 Anthony Greco 1,867 John Simons 1,861 George Kamel 1,860 Phyto Phyto 1,852 Ernest Marshall 1,845 Adrian Segalla 1,843 Peer Shmelzer 1,840 Corey LaVigne 1,838 Ibrahim Bah 1,838 Gladis Orozco 1,829 Dustin Edgell 1,828 Jamie Tan 1,820 David Rigney 1,819 Pablo Solis 1,819 Jessica Boss 1,818 Alexandra Whealy 1,812 Solomone Havea 1,809 Charbra Beaven 1,802 Tyrenna Wesley 1,801 Skay Nusenu 1,801 Justin Runde 1,801 Johnathan Tinsley 1,782 Anthony Petrosky 1,779 Christopher Visnesky 1,777 Kashala Guiden 1,774 Corey Fjerstad 1,773 Saul Lopez 1,765 Venita Allen 1,759 Shome Brown 1,759 Samantha Diaz 1,753 Elizabeth Goldsberry 1,747 Lex Coppell 1,747 Richard Bentley 1,740 Peter Davis 1,738 Steven Sparkes 1,732 Selina Maldonado 1,732 Ryan Bouchea-Carroll 1,731 Paul Smith 1,729 Toni-Ann Allen 1,729 David Lawver 1,725 Pablo De La Cruz 1,724 Melissa Wilkinson 1,722 Anadeto Arevalo 1,721 Rachel Barker 1,708 Andrzej Krukowski 1,705 Denise Kabalka-Chesney 1,704 Shyangela Collins 1,699 Jeffrey Gilliana 1,699 Michael Glynn 1,698 Sena Alzayed 1,698 Emily Kasper 1,686 Behrad Baghbanian 1,685 Lyubomyr Stefanyshyn</p>	<p>\$ 1,679 Orey Yates 1,678 Richard Carter 1,668 Jessica St Pierre 1,666 Albert Olesko 1,662 William Sukhenko 1,661 Dennam Wolverton 1,659 Kurt Overy 1,654 Fritzel Octave 1,653 Sydney Bouchard 1,650 Steve Bryant 1,650 Massoud Vaziri 1,649 Senoti Akauola 1,648 Roma Matatov 1,644 Bryan Czajkowski 1,643 Nicholas Deliberto 1,634 Brett Maurice 1,624 Awa Babou 1,623 Carmen Arroyo 1,622 Austin Smith 1,621 Crystal Ramirez 1,619 Jarumy Parra 1,614 Tyson Kiertucki 1,612 Antoinette Williams 1,612 Timothy Copenhaver 1,610 John Turner 1,610 Tiffany Harmouche 1,604 Jacqueline Troia 1,603 Graciela Calderon 1,601 Brittany Smart 1,599 Colin Ghee 1,598 John Bernet 1,596 Jaime Baez 1,594 Alfred Carrillo 1,592 Belinda Rickles 1,586 Levi Porto 1,580 Rochelle Lugo 1,578 Agner Espana 1,577 Darrell Asbell 1,571 Anthony Ferraro 1,570 Sarah Song 1,559 Amr Shater 1,559 Jesse Atatai 1,558 Kamilah Mil 1,556 Stephanie Novel 1,555 Truong Nguyen 1,547 Felicia Steele 1,539 Brady Foreman 1,538 Analy Ordenez 1,538 Drew Kier 1,538 Hazem Aboueldahab 1,538 Tiffany Babin 1,534 Mitchell Page 1,532 Eduardo Barajas 1,526 Kiran Arshi 1,522 Beatriz Tellez 1,520 Steven Misiano 1,518 Brian Obrecht 1,518 Brian E Johnson 1,515 Kelli Higgins-Jones 1,511 Eddie Gonzales 1,505 Tara Haughney 1,503 Rechel Brown 1,502 Ian Matern</p>	<p>\$ 1,495 Aliyah Erwin 1,494 Ifeanyi Ufondu 1,492 Ronald Jones 1,491 Abraham Mogilevsky 1,491 Jason Lasure 1,489 Justin Sutton 1,486 Evett Bryan 1,486 James Keefer 1,485 Mia Mitchell 1,481 Christopher McFoy 1,481 Benjamin Van Fossen 1,481 Anthony Demeo 1,480 Vanessa Delery 1,479 Katrina Gilmore 1,477 Jorge Leon 1,476 Ali Evans 1,473 Abyssinia Hammouri-Davis 1,472 Ryan Fogel 1,470 Tyson DellaSilva 1,469 Crystal Melao 1,467 Eric Peyton 1,465 Naqqash Chaudhry 1,454 Gregory Graham 1,448 Omeda Pattison 1,444 Katrina Ricks 1,442 Brandon Schweitzer 1,437 Donald Gregoire 1,436 Arthur Kidnosway 1,430 Jordan Rollins 1,426 Caleb Alexander 1,424 Anthony Cariello 1,420 Mohannad Mekawy 1,420 Joseph Schleicher 1,418 Ali Daiam 1,412 Corey Niro 1,407 Pablo Zetina 1,406 Michael Desharnais 1,404 Frank Cordaro 1,404 Daniel Martinsen 1,402 Tammie Hartman 1,398 Sally Wilson 1,398 Jennifer Domenech 1,396 Ryan Hume 1,393 Cristi Huffman 1,390 Robert Adrahtas 1,388 Harriet Peters 1,387 Rife White 1,387 Shane Carlson 1,387 Ross Ewen 1,382 Michelle Caouette 1,382 Meardley Kim 1,378 Vishwanath Sankaran 1,377 Dawn Selden 1,377 Brandon Summerton 1,373 Alipate Makaui 1,371 Scott Hanna 1,363 Melinda Skinner 1,356 Edmaggie Myrthil 1,354 Shakera Blackmon 1,354 Rebecca Chery 1,352 Randy Souliers 1,352 Elijah Brown 1,347 Alex Castro</p>	<p>\$ 1,344 Melissa Losk 1,344 Ashley Martinez 1,343 Toby Leger 1,342 Collins Appiah 1,339 Sung Oh 1,338 Jacob Carlson 1,338 Gerard Armstrong 1,333 Kellen Knapton 1,333 Karima Hartani 1,331 Kingsley Tazinya 1,329 Iasmin Giuricci 1,329 Andy Dorf 1,328 Kyle Schroeder-Gumicz 1,328 William Russell 1,325 Kasecy Williamson 1,325 Dawid Liniewski 1,324 Trevor Tollefson 1,321 Gabriel Manzo 1,318 Jennifer Hackmann 1,315 Clinton Kerbs 1,311 Asad Ahmed 1,311 Brandon Crosby 1,310 Bryant Logan 1,309 Nazmeem Prema 1,302 Jianyu Ren 1,301 Catherine Perez-Saravia 1,298 Yadollah Pourjalali 1,298 Okke Alberda 1,297 Andrew Severson 1,294 Cathleen Hairston 1,294 Tishawna Thomas 1,293 Jordan Lacy 1,292 Johnathon Bogoslawski 1,290 Oleg Novitchii 1,289 Sultan Deckard 1,287 Terrence Smith 1,285 Morgan Dennis 1,285 Andrea Yee 1,285 Andrew Smellie 1,284 Muhammed Hassen 1,284 Nicholas Walsh 1,281 Sashia Veerman 1,281 Rene Smith 1,280 Jonathan Dearolf 1,280 Darren Lawhon 1,274 Evelin Castro-Sharif 1,273 Beatriz Chacon Huizar 1,271 Shai Mate 1,271 Felipe Santana 1,270 Daniel Prino 1,267 Sam Chan 1,266 Stefan Johannsson 1,265 Daniel Heath 1,264 Zlatka Moore 1,261 John Lamere 1,260 Roberto Navarro 1,259 Robert Townsend 1,258 Dustin Dunbar 1,257 Pedro Lemos 1,257 Jaclyn Spinella 1,253 Anthony Burke 1,252 Mark Aldamuy 1,250 John Franklin</p>	<p>\$ 1,249 Cody Shields 1,247 Jordan Turner 1,247 Jessica Lizarraga 1,245 Daniel Santistevan 1,243 Bradley Weigand 1,239 Hernando Samuels 1,236 Temesghen Starr 1,234 Andrew Nguyen 1,230 Lacey Davies 1,228 Kory Louvelle 1,225 Victor Goodman 1,224 Ryan Freeling 1,224 Tasha Tucker 1,222 Gary Stevens 1,221 Michelle Olivo 1,220 Gabriel Rocha 1,219 Kristi Vang 1,218 Alan Arellano 1,217 Jeanyne Hendershott 1,214 Edy Haddad 1,213 Timothy Ness 1,213 Dylan Johnson 1,212 Austin Timmons 1,211 Larry Pinson 1,210 Mark Morrison 1,207 Candace Dillon 1,206 Bilal Farsakh 1,205 Okke Alberda 1,205 Frano Covic 1,204 Zindora Crawford 1,203 Jazmine Castillo 1,200 Sheila Fowler 1,199 Nasr Quadri 1,198 Van Ortega 1,197 Derian Carter 1,196 Bryon Eddinger 1,196 Ryan Thomas 1,193 Stephen Hill 1,192 Ruben Santillana 1,191 Maricela Mendoza 1,189 Jamal Simmons 1,188 Daisy Grimes 1,188 Benjamin Wechsler 1,187 Sally Park 1,187 William Parmeter 1,181 Stephen Coons 1,181 Justin Benedict 1,178 Jessiva Alejandre 1,176 Ileana Tatafu 1,175 Ebuka Ikeh 1,174 Karla Petatan 1,173 Karen Muzzillo 1,172 Laurekins Pardovani 1,172 Dilushi Perera 1,172 Matthew Kurey 1,165 Diana Al Ali 1,165 DeAnthony Hartman 1,162 Zachary Suarez 1,159 Pedro Lemos 1,159 Jeremy Engrav 1,158 Jordan Warner 1,155 Jon Flexner 1,154 Brandon Varona</p>	<p>\$ 1,154 Angela Black 1,152 Alexandria Gutierrez 1,148 Michael Ramirez 1,147 Jonathan Lamb 1,145 Mynor Lemus 1,145 Dylan Klotz 1,143 Kimberle Spooner 1,143 Joseph Quintons 1,142 Oliver Mendoza 1,142 Thomas Pineda 1,141 Viktoriya Ramirez 1,140 Edy Haddad 1,139 Joshua Rush 1,137 Robert Jordan 1,136 Sheree Rogan 1,136 Omar Fernandez 1,136 Delbert Lawson 1,136 Jennifer Marlow 1,133 Iryna Borynska 1,132 Mireya Lopez 1,130 Kevin Silva 1,130 Jackie Okimoto 1,128 Jamison Waldron 1,127 Brian Cabral 1,124 Dustin Nispel 1,122 Casey Pfeffer 1,121 Claire Morgan 1,120 Preeti Sahgal 1,115 Kerri Roberts 1,115 Mathieu Cook 1,113 Thomas Farrell 1,112 Michael McClintock 1,107 Erna Gasanin 1,106 Matthew Lukesh 1,103 Lauren Price 1,101 Maria Ramirez 1,100 Johny Remy 1,099 Sonja Crasler 1,096 Bryan Kuskiw 1,094 Mohammad Kawash 1,093 Kizzy Jones 1,092 Dwight Dube 1,086 Karen Lamey 1,085 Cynthia Couttolenc 1,083 Nesar Zadrar 1,083 Bibi Mohamed 1,081 Mabel Balbuena 1,081 Luis Miranda 1,079 Joshua Sonnabend 1,078 Mark Tusing 1,078 Toni Mussara 1,077 Kathryn Donlon 1,077 Andrea Glover 1,074 Curt Lindgren 1,074 Mabel Martino 1,073 Zachary Lakatos 1,071 Dmytro Lakhman 1,071 Elena Riley 1,070 Adrain Alfred 1,065 Candi Carlisle 1,065 Cristian Mata Penagos 1,064 Dale Passow 1,062 Spiros Gibson</p>
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# WORLD'S GREATEST BONUS - CONTINUED

\$ 1,061	Anna Irymesku	\$ 922	Daniel Petek	\$ 793	Colin Henry	\$ 746	William Lenhard	\$ 696	Weston Freitag	\$ 656	Nicholas Lasala	\$ 602	Cornelius Holder	\$ 571	Anthony Boulware	\$ 547	Vincent Campana	\$ 522	Jane Schelke
1,060	Zenon Zorij	991	James Tierney	793	Adam Peters	745	Jennifer Barnes	695	Matthew Zang	656	Wislaine Laurent	602	Matthew Parker	569	Alden Bullwinkle-Hatton	546	Sasha Walters	521	Eugene Kashkin
1,060	Quentin Brown	990	Edson Porrata	793	Celeste Dongell	745	Maurice Coleman	695	Joshua Reyes	655	Carlos Garcia	602	LaDelus Brown	569	Andrew S Aaron	546	Joseph Conn	521	Roberto Flores
1,060	Allan Ciliezar	990	Hugo Flores	791	Ryan Witham	743	Kevin Haines	694	Kevin Silk	654	Dawnette Darden	601	Joshua Zambrano	569	Jessica Behrman	546	Donnell DuBose	521	Michael Neuendorf
1,060	Ricardo Benson	990	Mallory Lott	791	Debra Esquivel	743	Darrin Roberts	693	Jeffrey Hudson	654	Kritin Deo	600	Shiwa Hollingsworth	568	Scott Lloyd	546	Jimmy Riley	520	Damaris Garcia
1,059	Julio Rodriguez	989	Jessica Amatulli	791	Jake Loewen	742	Joseph Wilson	693	Joshua Lenix	653	Josh Okray	600	Jason Moser	567	Robert Redman	545	Hannah Linderholm	520	Shontoyra Rayford
1,059	Vinecia Moore	988	Mary Robinson	791	Janet Rogerson	740	Jennifer Ketner	693	John P Fitzgerald	653	Nitin Singh	599	Hemerson Gonzalez	565	Elliott George	544	Jonathan Maust	520	Jennifer Larrison
1,057	Duni Olusegun	986	Andrew Wagner	791	Mele Makaui	740	Timothy Brown	692	Robin Gonzalez	653	Sokol Fazliu	598	Katje Tu	565	Mark-Anthony Smith	544	Meghan Engelhardt	520	Kevin Appasamy
1,049	Joanna Zuaro	986	Rose Nelson	786	Cody Toth	740	Conzita Goveas	692	George Boulus	652	Geoffrey Quigley	598	Ryan Pauwels	565	Stephanie Baker	544	Amanda Johnson	519	Alan Rosenberg
1,049	Joseph Hedborn	985	Michael Alheit	784	Joshua Musikar	739	Marvin Fernandez	691	Aaron R Smith	651	Michael Barnes	598	Erwin Galindo	564	Albert Huff	544	Jaclyn West	519	Julie Hoyt
1,049	Vincent Phung	982	Noellia Makridakis	784	Farnaz Fotovat	739	Sierra Chiappolini	690	Adisleidy Leyva Gongora	649	Jose Garcia Torres	598	Tessa Monsrud	564	Alison M King	543	Felix Gonzalez	519	Dwayne Gomez
1,048	Mark Neilson	981	Jennifer Matos	784	Dane Harnack	738	Glenn Hampton	689	Hunter Houvener	649	Zane Krizman	598	Kenyatta McConico	564	Teresa Olekszyk	543	Zane Wagner	519	Andres Morales
1,048	Ryan Marsh	980	Daevon Byron	783	Jonathan Boykin	737	Adam Chipman-Penton	689	Maria Avila	648	Charles Boyer	597	Mauvarie Riley	564	Sara Perez	543	Vanina Bonanno	519	Erik Graham
1,047	Jennifer Schultz	978	Ngan Pham	783	David Peebles	737	Sashelle Vazquez	688	Howell Smith	648	Michael Kimble	597	Akram Abdullah	563	Chance Chambers	543	Diana Karch	519	Samantha Tshuma
1,047	Christine Bueno	978	Kashief Perkins	783	Andrew Brown	736	Brittini Kwiecien	687	Mike Paragiou	648	Robert Bilder	597	Janet Parker	563	Dustin Holtz	543	Donataray Smith-Davis	518	Michael Shaba
1,044	Jamell Ramsay	978	Kaitlyn Brandt	782	Michael Jennings	736	Jackson Hamilton	687	Michaela Cromie	647	Julie Warwick	596	Nikea Kolloway	563	Tanner Seymour	542	Ralph Saldana	518	Susan Bergh
1,044	Michelle Marin	974	Matthew Wolfanger	781	Brandon Foster	735	Douglas Taylor	685	Brandon Cooley	647	Martha Zelaya	596	Rayleen Kama	562	Janelle Beckford	542	Ralph Saldana	517	Joseph Masurci
1,042	Brandon Hughes	973	Wendell Lenton	780	Sergio Prieto	734	Orby Kelley	685	LeChastin Mason	646	Beaumont Shultz	596	Joseph Wolfram	562	Auston Mavrak	541	Paul Cossier	517	Michael Sherwood
1,041	Jerome Baker	970	Alex Loosli	779	Del Roule	733	Damaris Henderson	684	Eric Pauls	644	Peter Kaplanis	594	Christine Moore	562	Wanda Williams	541	Milton Benson	517	Corey Bednarz
1,041	Mark Franklin	970	Thomas Christensen	779	Milan Sharma	732	William Hart	684	Donna McNair	644	Jamar Travis	594	Jamar Travis	562	Markie Johnson	540	Keiley Bays	517	Faashia Forbes
1,041	Justin Kuehn	969	Dylan Murphy	778	Candice Rezzo	731	Kathryn Stephan	682	Nicholas Robertson	643	Jasmeet Kambo	593	Brian Melvin	561	Matthew Faiella	540	Robert Bumup	516	Autum Wright
1,040	Alexander Pham	968	Christopher Bungay	776	Joy Vann-Austin	730	Tamara Harvey	681	Isaac Garcia	641	Orett Nelson	592	Jordana Dintruff	561	James-Thomas Mattingly	539	Slavita Hut	516	Timothy Chandler
1,038	Stephanie Oviedo	965	Ronald Knoedler	775	Julius Johnson	730	Aljban Jashari	681	Michael Spann	641	Gabriel Nunez	592	Jordan Wall	561	Nicole Palmer	539	Cheetara Austin	516	Jose Viramontes
1,037	Elizabeth Thomas	962	Hanna Goff	774	Rashad Moore	729	Philip Spicer	681	Edwin Rodriguez	640	Alison Sterzer	592	Joshua Boyce	561	Blake Tomblin	539	Deonte Jones	515	Carvis Russell
1,037	Rachel Elfenbein	959	Juliana Botero	774	Megan Wilkes	729	Tami Chaimov	681	Farnaz Abdollahi	640	Nicholas Gerstenlauer	592	Daniel Hagen	560	Anthony Savinon	538	Tyler Dowe	514	Clayton Slaughter
1,036	Crystal Revilla	959	Timothy Cruise	774	Michael Vecchione-Salassa	727	Shane Cabral	679	Danielle Petrak	640	Kelly Carter	591	Colin Bailey	558	Joshua P Bailey	537	Brian Pace	514	Marcus Phipps
1,036	Lisa Gomez	958	Anthony Sava	773	Arthur Westergren	727	Antonio Ramirez	678	Martin Robinson	639	Theron Wilson	589	James Tolley	558	Jacob Vargas	537	Joshua Yurinko	514	David Ezell
1,036	Daniel Dobyns	957	Brandon C Johnson	772	Amelia Moeaki	724	Winterlee Misilagi	678	Edwin Rodriguez	636	Ashley Smith	588	Tanya Kuzmenko	558	Matthew Dawson	536	Alexander Spehar	514	Willie Reeves
1,035	Samy Jacques	956	Aaron Burke	771	Christian Quinn	724	Terex Moore	678	Roger Rau	634	Evan Stewart	588	Lawrence Dennis	558	Mohammed Riyad	536	Elizabeth Ortiz	513	Kaylea Adkins
1,034	Cherie Mohn	955	James Snipes	771	James Jackson	723	Astrid Taylor	677	John Barnes	634	Shaun Perritt	588	Lisa Nguyen	558	Paul Blain	536	Michael Phillips	513	Mark Jones
1,032	Timothy Welsh	954	Matthew Neish	770	Leah Martin	723	Kathleen Roundcount	677	Christian Dulaney	633	Richard Sidoti	587	Dale Meyer	558	Duke Ongechi	535	Devin Phillips	512	Damon Downey
1,031	Heather Lowrey	952	Heather Lowrey	770	Jennifer DeWitt	722	Sione Maumau	677	Olivia Stewart	632	Gustavo Noguera	587	Elaine O'Neill	557	Blake Barcnas	534	Michael Geary	512	Frank Kowal
1,027	Mabel Fearon	950	Southern Foster	768	Cynthia Hill	722	John Chisholm	675	Sarah Acker	630	Frank Ciccone	585	Blake Dempsey	557	Abraham Weissman	534	Jitsajee Ruangsinsup	512	Sean Balfe
1,027	Andrew Taylor	948	Kevin Hastings	768	Thomas Huynh	720	Lisa Martin	675	Amanda Harris	630	Matthew Bogle	585	Ashley Caruso	557	Serena Falk	534	Michael Lee	512	Emily Sutton
1,026	Stephan Johnson	948	Tamara Spiller	768	Michael Laperche	720	David Watkins	674	Patricia Lambert	630	Chase Hrivnak	584	Angel Martinez	557	Ryan Glendinning	533	Marie Laine	511	Timothy Robinson
1,025	Huio Tuionetoa	947	John Curry	767	Terry Chisolm	720	Alayna Achee	674	Alyana Achee	629	Laura Bayless	583	Cameron Hart	557	Wyndell Powell	533	Ray Salmon	511	Kristina Rotella
1,025	Mary Belanger	944	Michael Jenkins	767	Burnett Johnson	717	Azael Garcia	673	Jesse Wise	629	Crystal Bryant	583	Stephen Norman	556	James Thralls	532	Sonia Williams	511	Arnold Jacoviello
1,021	Austin Crabtree	943	Yamid Mendoza Sanchez	765	Aryne McCarthy	717	Johnathon Velez	672	Marta Muniz	626	Howard Dotson	583	Lee Goldman	555	Horace Johnson	532	Avi Kauderer	510	Geri Hedrick
1,020	Derek Thompson	943	Joseph Rotolo	764	Sheaunte Carswell	717	Tanner Duy	672	Dallas Johnson	624	Silvana Dotson	583	Sylvain Kolombo	555	Jessica D Johnson	531	Jessica D Johnson	510	Julie Henry
1,019	Igwue Nwagwu	942	Zachery Kertulis	764	John Kammerer	715	Allison Lamb	668	Elijah Clem	624	Nyquan Quintyne	582	Symone Menchaca	554	Joshua Lowman	531	Michael Nelson	509	Brian Thai
1,019	Craig Clever	937	Paramjit Sangha	763	Paulina Koziol	713	Thelma Griffin	668	Joshua Ross	620	Marcus Richardson	581	Joshua Musser	554	LaMargarette Allen-Bryant	531	Anthony A Lopez	509	Dorothea Murray
1,018	Lafi Papalii	936	Nicholas Glennon	763	Yara Mustafa	713	Kabir Olokodana	668	Christopher Stevens	618	Alejandro Pineda	581	Joanna Beason	554	Angela DeVivo	531	Zackary Donatiello	508	Yatshia Wallace
1,017	Henderson Hoyte	934	Vyacheslav Vasilenko	762	Nasser Rezaei	711	Selena Hooks-Felder	667	Jonathan DuPre	618	Jamila Hanshaw	581	Skyлар Chauvin	554	William Owusuadjei	530	Kari Lopez	507	Juan Torres
1,013	Stacey Moss	934	Carmela Pellen	762	Jessie Medina	711	Ryan Walshe	667	Jonathan DuPre	618	Ferrell Malone	581	Benjamin Ainscough	553	Joshua Rider	530	Odiilia Goulart	506	Nicole Menzies
1,012	Umid Nurmuhamedov	934	Mario Frias	762	Shauna Hannemann	711	Julia Proshkov	666	Kenan Hyseni	617	Mitchell Brown	581	Rachel Fox	553	Joshua Rider	530	Roy Kay	506	Aaron Smith
1,012	Drew Herstine	934	Todd Sowell	759	Steven Ybarra	711	Julia Proshkov	666	Joseph Soltero	615	Petra Ludwig	579	Luz Torres	552	Samvel Tigranyan	530	David Romfoe	506	Marlon Louie
1,007	Yera Leus	933	Mark Hart	759	Aaron Davis	710	Christopher Alves	665	Karen Davis	614	Jennifer R Coleman	579	Britney Taylor	552	Kenneth Badstibner	530	Teya Wright	506	Nana Twum Agyire
1,004	Manuel Matos	932	Sarah Vacheresse	759	Michael Baggett	709	Shaefer Pacada	665	Amanda Ott	613	Zonia Ramirez	579	Jason McNett	552	Brianna Stanfield	528	James Barron	506	Glenn Arakawa
1,004	Bill Myatt	932	Melonie Blake	758	Sheralyn Gonzalez	709	Honore Ndoli	665	Christopher Shelton	613	Jennifer Pouahi	577	Jared Hernandez	552	Logan Klink	528	Mohammad Wael Taher	506	Stephen Peterson
1,003	Anne Kim	929	Alex Miller	758	John Tokarz	707	Zenola Ransom	665	Taurean Flourmoy	612	Mark Badcock	577	Melinda Breedon	552	Kanasha Merritt	528	Brandon Ramm	504	Thomas Wilbur
1,003	Kristen Fougere	928	Omar Hashimi	757	Adam Searcy	707	Calvin Shaw	665	Jordan Sanchez	612	Richard Millington	576	Melissa MacCall	552	Badum Maaloo	528	Andrew McCarthy	504	Lauren Benway
1,002	Makayla Proffit	928	Kimberly Alston	756	Dora Northcott	706	Anastasia Martens	664	Vincenzo Carrasco	612	Ashley Sedam	575	Taisia Robinson	551	Nikola Subotic	526	Gene Crow	504	Jamie Van Quathem
1,000	Margaret Kalina	926	Dion Bell	755	Leticia Fields	705	David Rudolph	663	Fillip Stamevski	611	Rachel Narciso	575	Rose Cook	551	Logan Cooke	526	Thomas Emary	504	Torrey Hardy
999	Ikram Alshobaki	926	Edmund Leddy	755	Arthur Trost	704	Brandy Maynes	663	Azar Afnan	610	Angela Thompson	574	Ricardo Grandt	550	Jordan Stovall	526	Michael Laramie	504	Sherry Nicot
999	Dita Roubalik	926	Yvette Nelson	806	Michael Olzajiegbe	704	Michael Swenson	663	Kevin Oberacker	610	Gregory Mariani	574	Serah Muhungura	550	Christopher Limas	525	Diego Chavez	504	Sharon Barnes
997	Sina Heak	925	Wilbur Johnson	806	Seneca Perry	703	Andrea Barenholtz	663	Kelly Ekker	608	Melissa Beckham	574	Crystal Nedlik	549	Lawrence Hadley	524	Andre Bent	503	Mouhamed Dioum
996	Shane Valentine	924	Benjamin Hudson	805	Hector Sartori	700	Tyler Halpern	663	Eric Stjernholm	607	Derron Alexander	574	Douglas Zackodnik	548	Steven Neil	524	Sherri Osonitsch	503	Carrie Hammer
996	Natalie Soboleva	923	Revawn Wilson	805	Edwin Cuevas Quinones	700	John Vacca	661	David Ruhara	607	Melanie Ryan	574	Jaterra Hurst	548	Stevie Lopez	524	Nicholas Lamberts	503	Ryan Trimble
995	Melody Argentine Mistriel	923	Nicholas Arendall	804	Joseph Brewer	700	John Vacca	661	David Ruhara	607	Issac Estrada	573	Scott Whatley	548	Richard Gaffney	523	Mary Perinpanayagam	503	Stephen Knox
994	Henry McCormick	923	Nadezhda Vitchev	801	Amy Shui	748	Casey Jarratt	660	John Lyons	606	Easton Christensen	572	Douglas Simmers	548	Sione Ika	523	Bernardo Lopez	502	Grady Neal
994	Young Lee	923	Constance Tuiteleapaga	801	Brandon Stone	748	Efrain Gonzalez	660	John Lyons	606	Eric Ogles	572	Scott Harris	547	Joshua Lewis	522	Tobe Pope	501	Evan Donoghue
993	Miles Minley	922	Michael C Porter	799	Thomas VanOsdol	746	Alexis Crawford	658	Magdalena Valdez	604	Elizah Smart	572	Kimberley Manning	547	Erika Torres	522	Holly Simpson	501	Robert Haley
993	Tracey Powell	922	Jessica Searles	866	Brandon Reed	746	Cory Mundt	657	Larry Barker	603	Donald Stone	572	Hector Guzman	547	Matias Orrego Undurraga	522	Linda Lowe	501	Brendon Mendez


# LEADERSHIP BONUS

**1**




**RYAN FICKERT**  
\$62,325  
Zachary Hart

**2**




**MARC SALVAGGI**  
\$49,045  
Surace-Smith

**3**




**ZACH OTTO**  
\$42,612  
Sabrina Lloyd

**4**



**ANDRE MCCALLUM**  
\$30,316  
Zachary Hart

**5**



**NICHOLAS MOORE**  
\$29,616  
Durhon Oldham

**DECEMBER BONUS LEADERS** | PAYOUT: \$1,897,554 | QUALIFIERS: 575

- \$ 62,325 Ryan Fickert
- 49,045 Marc Salvaggi
- 42,612 Zach Otto
- 30,316 Andre McCallum
- 29,616 Nicholas Moore
- 27,970 Ofa Toupounua
- 25,759 Erez Shabtay
- 21,451 Matthew Parks
- 21,433 Mohammed Moalawi
- 20,664 David Wang
- 20,296 Reynolds Akuamoaa
- 20,102 Syed Quadri
- 20,027 Bobby Szwaja
- 17,959 Atta Saleh
- 16,903 Stephen Giddens
- 15,156 Steven King
- 14,839 Andrew McQuade
- 13,980 Levar Morgan
- 13,605 Ryan Stenglein
- 13,077 Doreen Ryan-Foti
- 12,889 Rodney Ward
- 12,783 Richmond Gerrish
- 12,506 Patrick Bendure
- 12,486 Nasr Quadri
- 12,481 Yemi Akinade
- 12,316 Shahab Mahdavejad
- 12,130 Corey Helly
- 11,709 Morgan Lobello
- 11,707 Jasmin Gallaga
- 11,550 Robert Kanaan
- 11,343 Daniel Hartwig
- 11,263 Eugene Garcia
- 11,096 Joshua Olin
- 11,058 Dan Ikei
- 10,963 Joshua Krueger
- 10,952 David Guzman
- 10,917 Alon Fischer
- 10,770 Ernest Powell
- 10,662 Bobby Gujral
- 10,344 Sean Velasquez

- \$ 10,077 Lorena Barriere
- 10,064 Ryan Wilson
- 9,735 Michael Clemente
- 9,496 Jordan Chalom
- 9,199 Melinda-Rae Lyse
- 9,108 Johnny Ly
- 8,999 Beau Locker
- 8,734 John Nieves
- 8,696 Christopher Hintz
- 8,582 Darcy Schriber
- 8,473 Brandon Summerton
- 8,168 Blake Higuchi
- 8,118 Joy Vann-Austin
- 8,060 Andre Bent
- 8,026 Robert Smith
- 7,849 Jameetri Washington
- 7,825 Begona Patino-Lopez
- 7,782 Michael Laramie
- 7,771 William Robinson
- 7,664 Curtis Henderson
- 7,597 Joshua West
- 7,556 Joseph Tomanovich
- 7,515 Aaron Haynes
- 7,470 Corey Hallam
- 7,460 Jake Yagjian
- 7,420 Carlos Arballo
- 7,377 Mark Dushaj
- 7,357 Christina Meyer
- 7,095 Ryan Hall
- 7,094 Kyle Lewicki
- 7,077 Jason Bratin
- 7,020 AshLynn Orng
- 6,914 Paul Kelly
- 6,875 Michael Stuver
- 6,861 Steven Rios
- 6,850 Bradley Kampmeier
- 6,755 Tucker Gregor
- 6,731 Dustin Dunbar
- 6,465 Andrew Wagner
- 6,458 Michael Cirelli

- \$ 6,419 Thomas Vena
- 6,414 Marisa Willgruber
- 6,407 Nicholas Scordos
- 6,395 Noel Rose
- 6,390 Christopher Bentley
- 6,282 Mark Beckford
- 6,272 Charles Ferrari
- 6,132 Lamar Livingston
- 6,032 Hyunchul Chung
- 5,981 Paul Zuzick
- 5,930 Muhammed Ashraf
- 5,889 Brent Bowling
- 5,829 Steve Bryant
- 5,742 Raul Rojas
- 5,739 Richard Dyer
- 5,702 Anita Ferris
- 5,668 Matthew Diulus
- 5,664 Stephen Hill
- 5,641 Alex Kae
- 5,615 Melne Hughes
- 5,581 Troy Plummer
- 5,576 Stephen Jeung
- 5,447 Tyler Worstell
- 5,360 Corey Shater
- 5,270 Matthew Tumquist
- 5,251 Matthew Conrad
- 5,191 Jesse Rennick
- 5,155 George O'Shea
- 5,142 Matthew Cessna
- 5,057 Nacole Newbold
- 5,036 Kody Kramme
- 5,026 Brydy Maughan-Evanson
- 5,008 Johnny Ramos
- 4,994 Gregory Graham
- 4,925 Joshua Jackson
- 4,913 Bradley Kampmeier
- 4,903 Fritznel Octave
- 4,833 Dustin Dunlap
- 4,782 Michael Musso
- 4,742 Mark Hileman

- \$ 4,675 Aaron Voege
- 4,615 Tom Weller
- 4,527 Darren Miller
- 4,518 Derek Foore
- 4,501 Gary Slocum
- 4,488 Elyse Bryan
- 4,480 Alta Herpel
- 4,469 Chelsie Otto
- 4,464 Maxx Schumann
- 4,422 Gevorg Yanukyan
- 4,380 Michael Gerstein
- 4,366 Deana Plaster
- 4,362 Evan Donoghue
- 4,359 Christopher Akins
- 4,357 Sara Vaz
- 4,316 Justin Adams
- 4,289 Jean Joseph
- 4,195 London Nelson
- 4,151 Minh Phung
- 4,142 Cara DeFiore
- 4,121 Patrick Knouse
- 4,115 Harold Durana
- 4,112 Roger Fung
- 4,093 Julianne Scavo
- 4,057 Lisa Richardson
- 3,989 Jamil Harris
- 3,975 Chris La Fond
- 3,886 Jeffrey Hall
- 3,880 Jamie Winters
- 3,847 Patricia Cicerale
- 3,811 Jessica Willhite
- 3,798 Nicholas Engrav
- 3,773 I-Perfection Harris
- 3,761 Nicholas Lorence
- 3,721 Jessica Santamarina
- 3,690 Mack Doby
- 3,593 Brian Schreiter
- 3,554 Craig Strompf
- 3,553 John Conard
- 3,551 Jonathan L. Jones

- \$ 3,547 Vincent Meyer
- 3,531 Devin Adams
- 3,492 Shalom Chaimov
- 3,413 Trevor Mayer
- 3,403 Laaina Havea
- 3,384 Bruce Viaje
- 3,377 Paul Streater
- 3,342 Frank Cordaro
- 3,304 Britton Costa
- 3,285 Steve Svendsen
- 3,215 Jason Green
- 3,194 Oscar Cardoza
- 3,189 Monica Brown
- 3,152 Jeramey Pitman
- 3,148 Dominic Telymonde
- 3,058 Charley Forshree
- 3,047 Travis Stucki
- 3,046 Eric Thompson
- 3,038 Stephanie Kell
- 3,017 Rita Haidinger
- 2,931 Bernard Ballou
- 2,895 Alex Normandeau
- 2,893 Jesse Doherty
- 2,842 Jeremy Rivers
- 2,818 Evan Holzhauser
- 2,806 Ricardo Subero
- 2,778 Virakbot Oung
- 2,776 Casey Kunash
- 2,685 Kristina Moore
- 2,681 Scott Sonnenberg
- 2,645 Anthony Theriault
- 2,639 Andy Dorf
- 2,574 London Burnett
- 2,570 Javier Diaz
- 2,559 Ransley Vazquez
- 2,537 Joshua Rush

- \$ 2,499 Brett Gryska
- 2,478 Bryan Juskiw
- 2,374 Timothy Buggie
- 2,351 Adem Abdula
- 2,252 Pablo De La Cruz
- 2,245 Joshua Rauser
- 2,174 Elizabeth Chilson
- 2,174 Kimberly Hamilton
- 2,171 Ashley Wenning
- 2,096 Andrew Bishop
- 2,085 Daniel Franke
- 2,075 Micah Focken
- 2,075 Geddes Robinson
- 2,070 Megan Johnson
- 2,063 Timothy Buckner
- 2,045 Justin Diaz
- 2,008 Carl Lindsay
- 2,006 Ryan McIntosh
- 1,966 Brandon Minor
- 1,953 DeAnthony Hartman
- 1,943 Paul Smith
- 1,931 David Higa
- 1,910 Richard Millington
- 1,905 Justin Sutton
- 1,889 Holly Lacey
- 1,877 Richard Mansfield
- 1,872 Francis Ingulli
- 1,849 Mahadai Kryshundayal
- 1,843 Jenna Gula
- 1,833 Michael Williams Jr
- 1,803 Elias Boles
- 1,767 Bilal Farsakh
- 1,753 Ariana Jones
- 1,750 Casey Finley
- 1,739 Oscar Cardoza
- 1,735 Mike Paragiou
- 1,731 Patrick Guthrie
- 1,717 Edford Banuel
- 1,715 Nicole Sanders
- 1,703 Sheila Downey
- 1,697 Avi Kauderer
- 1,665 Herman Fennell
- 1,662 Daniel LaFontaine
- 1,644 Scott Davison
- 1,632 Dean Gushi
- 1,627 Juan Olvera
- 1,613 Christopher Dicks
- 1,592 Aaron Ralston
- 1,563 Glenn Martin
- 1,545 Roghie Hassan Loo
- 1,541 Alexandra Graham
- 1,540 Stuart Pagan
- 1,535 Nathan Hunt
- 1,534 Matthew Cartwright
- 1,522 Steven Warner
- 1,490 Michael D Sweeney
- 1,488 Vincent Campana
- 1,485 Dwayne Gomez
- 1,480 Alex Torruella
- 1,474 Tyler McKnight
- 1,423 Robert Park
- 1,408 Alan Fricke
- 1,408 Patrick Rieger

- \$ 1,391 Menno Glick
- 1,388 Alma Lozano
- 1,374 Asad Ahmed
- 1,363 John Bacaron
- 1,324 Matt McBride
- 1,323 Jon Gelhorn
- 1,315 James Harding
- 1,310 Taylor Black
- 1,306 Kassandra Perez
- 1,304 Timothy Wilson
- 1,303 William Tompkins
- 1,303 Ruben Santillana
- 1,298 Jaclyn West
- 1,254 Andrew Siebert
- 1,243 Ashley Rust
- 1,242 Lindsey Dettwiller
- 1,236 Matthew Zang
- 1,232 Andrew Hynan
- 1,218 Mireya Lopez
- 1,214 Dylan Johnson
- 1,205 Edmaggie Myrthil
- 1,197 Slavita Hut
- 1,193 Shawn Lewicki
- 1,193 Angelique Piquion
- 1,192 Troy Elliott
- 1,188 Fran Kolos
- 1,187 Reuben Paygai
- 1,181 Calvin Irving
- 1,175 Shaefer Pacada
- 1,155 Aaron Parks
- 1,148 Carlo Buhay
- 1,139 Mauri Ramirez
- 1,134 Thomas Huynh
- 1,120 Karen Salek-Cuzmar
- 1,105 Pamela Randle
- 1,102 Ho Tran
- 1,089 Patrick Duray
- 1,080 Christopher Bennett
- 1,080 Tonya Bailey
- 1,078 David Hefflin
- 1,078 Bonnie DuPre
- 1,072 Alexandra Berberich
- 1,066 Grant Myers
- 1,057 Ryan Landmark
- 1,052 Derron Alexander
- 1,037 Zonia Ramirez
- 1,030 Barbara Seyoum
- 1,026 Timothy Watson
- 1,008 Cameron Stanley
- 1,001 Angel Martinez
- 972 Kelly Ekker
- 964 Eric Watson
- 963 Cassondra Cantner
- 941 Leonel Lazzano
- 929 Adam Chesney
- 927 Jenny Rosales
- 925 Laura Dennee
- 918 Liam Flaherty
- 913 Nedal Kawash
- 908 Brandon Teter
- 899 Kanon McGee
- 895 Jennifer Reed
- 894 Jinelly Urena






- \$ 886 Kasali Kotun
- 856 Kelvin Fernandez
- 853 Omar Fernandez
- 849 Vincent Andreotti
- 842 Svyatoslav Stefanyshyn
- 826 Joshua Goodman
- 808 James Cassie
- 786 Sokol Fazliu
- 785 Daniel G Johnson
- 773 Tiffany Babin
- 748 Andrew Chambers
- 742 Nikola Subotic
- 734 Amy Baird
- 733 Joshua Crisp
- 732 Michael Perez
- 723 Rebecca Stern
- 716 Courtney Griggs
- 713 Terrence Smith
- 712 Cristina Fox
- 711 Azar Afnan
- 692 Joseph McCallister
- 691 Jason von Rosenberg
- 672 Carrie Padgett
- 660 Renada Bogan
- 654 Michelle Martinez Aviles
- 651 Rachel Gallagher
- 639 Jesse Benwell
- 636 John McDougald
- 633 Michael McGoon
- 623 Branden Griffin
- 611 Cara Griffin-Locker
- 609 Cory Mulherin
- 608 Michael Dean
- 603 Michael Russin
- 602 Denis-Michael Catalano
- 600 Taurean Flourmoy
- 600 Christopher Silakoski
- 597 Jordan Lacy
- 596 Shelbi Sofranko
- 583 Cole Maisonneuve
- 581 Ricardo Alanis
- 560 Frank Bailey
- 559 Samuel Cohen
- 559 Jeffrey Espinal
- 552 Kendall Wilson
- 544 Meghan Modrak
- 542 Kevin Lowery
- 531 Kimberle Spooner
- 530 Arthur McIntyre
- 528 Jason Lee
- 526 Belaid Belkaid
- 524 Richard Tabanji
- 520 Peter Gabranski
- 520 Marie Laine
- 517 Eric Snyder
- 510 Ashley Ruhl
- 508 James Jones
- 505 Marcus Moody










# SA/GA DIRECT CODE FIELD TRAINING BONUS

# REINSTATEMENT BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$15,556</b> Sabrina Lloyd	<b>\$12,080</b> Sabrina Lloyd	<b>\$7,324</b> Sabrina Lloyd	<b>\$6,328</b> Sabrina Lloyd	<b>\$6,007</b> Steve Friedlander

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$2,757</b> Don Foti	<b>\$2,512</b> Surace-Smith	<b>\$2,326</b> Theodore Pappas	<b>\$1,964</b> Sabrina Lloyd	<b>\$1,736</b> Giglione-Ackerman

## DECEMBER BONUS LEADERS

PAYOUT: \$549,899

QUALIFIERS: 663

## DECEMBER BONUS LEADERS

PAYOUT: \$61,063

QUALIFIERS: 172

<ul style="list-style-type: none"> <li>\$ 15,556 Patrycja Grudzinska</li> <li>12,080 Alex Torruella</li> <li>7,324 Nedal Kawash</li> <li>6,328 Anita Przybylowicz</li> <li>6,007 Moli Kaufusi</li> <li>5,873 Jason Green</li> <li>5,777 Abbas Abdul-Khaliq</li> <li>5,616 Megan Johnson</li> <li>5,211 Svyatoslav Stefanushyn</li> <li>5,129 Brenda Fox</li> <li>5,051 Brooke Bogs</li> <li>4,766 Deonte Jones</li> <li>4,657 Adam Chesney</li> <li>4,632 Tad Teeters</li> <li>3,903 Samiuela Vaea</li> <li>3,732 Timothy Chandler</li> <li>3,666 Nic Iagulli</li> <li>3,607 Isaac Garcia</li> <li>3,581 Thomas Longino</li> <li>3,376 Matthew Neish</li> <li>3,329 Luaoa Leota</li> <li>3,175 Jesus Tolentino</li> <li>3,169 Rachel Mesnard</li> <li>3,134 Michael DeGiovanni</li> <li>3,112 Kendall Wilson</li> <li>3,080 Jeffrey Espinal</li> <li>3,037 Lynn Jenkins</li> <li>2,982 Oleg Novitchi</li> <li>2,976 Tabitha Witherell</li> <li>2,951 Brent Bowling</li> <li>2,941 Arthur Trost</li> <li>2,938 Timothy Peeler</li> <li>2,852 Waleah Salah</li> <li>2,851 Ranjana Chopra</li> <li>2,644 Adam Kidikas</li> <li>2,612 Mauri Ramirez</li> <li>2,610 Dario Messina</li> <li>2,591 Shiv Patel</li> <li>2,518 David Dales</li> <li>2,508 Trevor Tollefson</li> </ul>	<ul style="list-style-type: none"> <li>\$ 2,499 Joshua Crisp</li> <li>2,494 Adam Hanna</li> <li>2,473 David Lawrence</li> <li>2,466 Karima Hartani</li> <li>2,395 James Harding</li> <li>2,383 Mele Makau</li> <li>2,382 Tom Weller</li> <li>2,310 Cameron Stanley</li> <li>2,279 Julia Loboda</li> <li>2,277 Mireya Lopez</li> <li>2,244 Gladis Orozco</li> <li>2,239 George Taramas</li> <li>2,205 Edill Cobos</li> <li>2,189 Andy Dorf</li> <li>2,185 Massoud Vaziri</li> <li>2,165 Azar Afnan</li> <li>2,131 Roger Rau</li> <li>2,110 Kanon McGee</li> <li>2,091 Bilal Farsakh</li> <li>2,088 Victor Goodman</li> <li>2,070 Derek Foore</li> <li>2,063 Tami Chaimov</li> <li>2,031 Ashleigh Clapper</li> <li>2,023 Fran Kolos</li> <li>2,009 Cameron Ashcroft</li> <li>1,979 Daniel Li</li> <li>1,968 Attar Chalif</li> <li>1,945 Jasmin Gallaga</li> <li>1,943 Katrina Ricks</li> <li>1,929 Richard Tabanji</li> <li>1,911 Rachel Gallagher</li> <li>1,858 Alex Paguio</li> <li>1,850 Devin Husband</li> <li>1,818 Gabriel Rocha</li> <li>1,812 Christina LaPlant</li> <li>1,796 David Herchick</li> <li>1,793 Andrew Hynan</li> <li>1,765 Jose Viramontes</li> <li>1,764 Debra Small</li> <li>1,757 Auston Mavrak</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,728 Andrew Chambers</li> <li>1,725 Eric Watson</li> <li>1,696 Dennis Lovett</li> <li>1,694 Calvin Irving</li> <li>1,638 Arien Seemann</li> <li>1,622 DeAnthony Hartman</li> <li>1,617 Evelyn Howell</li> <li>1,605 Dean Gushi</li> <li>1,585 Caren Deanda</li> <li>1,584 Eric Thompson</li> <li>1,567 Geri Hedrick</li> <li>1,564 Jacob Vargas</li> <li>1,556 Nickoy Hylton</li> <li>1,553 Claire Morgan</li> <li>1,540 Frank Cordaro</li> <li>1,514 Ronald Jones</li> <li>1,514 Eric Butt</li> <li>1,513 Adam Peters</li> <li>1,501 Derron Alexander</li> <li>1,490 Eric Snyder</li> <li>1,489 Clint Uwaine</li> <li>1,487 Tiffany Babin</li> <li>1,476 Michelle Caouette</li> <li>1,474 Ryan Ohm</li> <li>1,464 Kimberly Hamilton</li> <li>1,464 Brett Maurice</li> <li>1,448 Nathalie Kanzki</li> <li>1,447 Keona France</li> <li>1,438 Alma Lozano</li> <li>1,432 Gustavo Rivera-Delgado</li> <li>1,432 Robert Biser</li> <li>1,423 Sharon Barnes</li> <li>1,404 Paul Helling</li> <li>1,388 Dalyn Quilausing</li> <li>1,381 Justin Sutton</li> <li>1,379 Silis Verdant</li> <li>1,355 Ivan Leung</li> <li>1,348 Travis Vandenberghe</li> <li>1,334 Dexter Phillip</li> <li>1,323 Richard Gaffney</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,319 Danielle Morales</li> <li>1,310 Theodore Ryan</li> <li>1,308 Joel Trask</li> <li>1,298 Phillip Waisman</li> <li>1,291 Corina Araujo</li> <li>1,284 William Tompkins</li> <li>1,275 Kristen Brown</li> <li>1,264 Donald Dulaney</li> <li>1,257 Byron Bishop</li> <li>1,250 Christopher Bungay</li> <li>1,246 Jeremy Engrav</li> <li>1,245 Cathleen Hairston</li> <li>1,239 Omar Billy</li> <li>1,229 Jamell Ramsay</li> <li>1,225 Eli Doumit</li> <li>1,207 Timothy Watson</li> <li>1,207 Sina Heak</li> <li>1,195 Candi Carlisle</li> <li>1,194 Ibrahim Bah</li> <li>1,174 Elias Boles</li> <li>1,162 Aleisha Sampson</li> <li>1,151 Carrie Padgett</li> <li>1,150 Abyssinia Hammouri-Davis</li> <li>1,146 Aziz Farsakh</li> <li>1,130 Rebecca Stern</li> <li>1,130 Manuel Diaz</li> <li>1,127 Shelbi Sofranko</li> <li>1,120 Cory Quaife</li> <li>1,119 Yamid Mendoza Sanchez</li> <li>1,117 Jacob Giangliuli</li> <li>1,117 Angela Black</li> <li>1,098 Kenan Hyseni</li> <li>1,095 Erin Babin</li> <li>1,086 Desarae Freeman</li> <li>1,074 Saul Lopez</li> <li>1,071 Michael Coulthard</li> <li>1,064 Jorge Guerra</li> <li>1,062 Justin Diaz</li> <li>1,062 Michael Russo</li> <li>1,055 Rebyka Watson</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,054 Zachery Nelson</li> <li>1,050 Raynaldo Lafontant</li> <li>1,050 James Jones</li> <li>1,048 Holly Bonhorst</li> <li>1,039 Ronald McCormick</li> <li>1,039 Benjamin Varner</li> <li>1,034 Nina Blackmon</li> <li>1,033 Edwin Cuevas Quinones</li> <li>1,032 Candice Anderson</li> <li>1,022 Joel Bragg</li> <li>1,014 Alex Loosli</li> <li>1,012 Martin Robinson</li> <li>1,010 Joseph Corwin</li> <li>1,006 Amelia Moeaki</li> <li>1,004 Joseph McCallister</li> <li>1,002 Mickel Major</li> <li>994 Daryl Graham</li> <li>982 Tessie Miya</li> <li>977 Christopher Stevens</li> <li>971 Alma Lopez</li> <li>968 Arthur McIntyre</li> <li>966 Michel Helgeson</li> <li>966 Breanna Levy</li> <li>962 Michael McGoon</li> <li>958 Alejandra Franco-Salinas</li> <li>958 Karen Mosley</li> <li>952 Funmilola Elumade</li> <li>950 Brandon C Johnson</li> <li>944 Jeremy Osborn</li> <li>927 Michael C Rodriguez</li> <li>926 Raul Jacobs</li> <li>914 Micah Focken</li> <li>904 Amr Shater</li> <li>903 Marcus Moody</li> <li>893 Naomi Caraballo</li> <li>892 Michael Mallia</li> <li>886 William Barker</li> <li>884 Daniel G Johnson</li> <li>883 Orlando Mayorga</li> </ul>
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<ul style="list-style-type: none"> <li>\$ 2,757 Sami Mogannam</li> <li>2,512 Mitchell Look</li> <li>2,326 Dason Phaul</li> <li>1,964 Nicholas Gasparro</li> <li>1,736 Nabil Spahi</li> <li>1,417 Ryan Vopat</li> <li>1,279 Bradley Weigand</li> <li>1,168 Faith Jones</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,145 Bryan Czajkowski</li> <li>1,117 Corey LaVigne</li> <li>984 Joseph B Smith</li> <li>969 Patrick Parisi</li> <li>920 Megan Russell</li> <li>851 Christian Ortiz</li> <li>840 Pamela Faircloth</li> <li>817 Marc Demilia</li> </ul>	<ul style="list-style-type: none"> <li>\$ 744 Alma B Gonzalez</li> <li>710 Tracy Lepore</li> <li>675 Kareem Mutia</li> <li>648 Joseph Faisant</li> <li>641 Tevita Tupouniua</li> <li>625 Agatha Safford</li> <li>624 Lily Sakai</li> <li>623 Moli Kaufusi</li> </ul>	<ul style="list-style-type: none"> <li>\$ 604 Scott Dillingham</li> <li>586 Nadezhda Vitchev</li> <li>569 Laurekins Pardovani</li> <li>556 Michael Davis</li> <li>556 Emil Mohareb</li> <li>547 Ronald Rivera</li> <li>545 Andrea Yee</li> <li>518 Mike Sukhbaatar</li> </ul>	<ul style="list-style-type: none"> <li>\$ 516 Natalie Soboleva</li> <li>511 Maurice Baritz</li> <li>507 John Bemet</li> <li>506 Ashley Bodnar</li> <li>502 Cherri Xie</li> <li>502 Loraine Patterson</li> <li>502 Allan Shapiro</li> </ul>
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# BONUS TOTAL: \$4,830,471

<b>WORLD'S GREATEST</b> \$2,321,955	<b>LEADERSHIP</b> \$1,897,554	<b>SA/GA TRAINING</b> \$549,899	<b>REINSTATEMENT</b> \$61,063
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All qualifiers listed achieved at least \$500 in bonus totals

# FOUNDERS CLUB

December Qualifiers—  
Outstanding Producers & PR Representatives:



**Tina Janti**

Altig-Orlovic  
1 Qualification  
\$154,160 Net ALP  
84.3 RET



**Katie Massart**

Altig-Orlovic  
14 Qualifications  
\$135,451 Net ALP  
79.2 RET



**Joachim Jean**

Laura Fisher  
4 Qualifications  
\$103,210 Net ALP  
83.2 RET



**Henry Ingraham**

Williams-Zophin  
2 Qualifications  
\$91,598 Net ALP  
89.4 RET



**Joseph Sarasin**

Surace-Smith  
6 Qualifications  
\$78,274 Net ALP  
85.1 RET



**Dina Boghdady**

Altig-Orlovic  
2 Qualifications  
\$60,787 Net ALP  
91.1 RET



**Ryan Ohm**

Simon Arias  
1 Qualification  
\$57,423 Net ALP  
91.3 RET



**Mark Lahijani**

Theodore Pappas  
2 Qualifications  
\$54,709 Net ALP  
86.2 RET



**David Blaisdell**

TN & SW NC  
6 Qualifications  
13,027 Cards

# An Air of Uncertainty



**Roger Smith**

Chief Executive Officer  
AIL Agency Division

**THE PESSIMIST COMPLAINS ABOUT THE WIND; THE OPTIMIST EXPECTS IT TO CHANGE; THE REALIST ADJUSTS THE SAILS.**

— WILLIAM ARTHUR WARD

## THE CONTENTIOUS ELECTION

which took place in the United States last November has the entire world watching and waiting to see what will happen next. Regardless of your political leanings, we all are likely to be affected at some level by the programs and decisions of our new leadership. There is a marked air of uncertainty.

Relax. This article is not about politics. Instead, I offer a reminder that we live in an uncertain world in the best of times or the worst. Even when the political climate is calm and the economy is booming, things are always going to happen that no one can predict.

The more uncertain the world, the more people look to offset that uncertainty with stability, security and the elusive “peace of mind.” They look for ways to control what will happen next.

I’m sure you saw this coming — that’s why we’re here. And, it seems a few more folks are more aware of the importance of what we do than in any previous time.

In an encouraging end-of year survey, people said they are more likely to recommend buying life insurance than in previous years. In 2015, 55% of Americans said they would recommend life insurance to someone else. In December of 2016, that figure rose to 66%.

Of those surveyed, another 34% report a likelihood of making a purchase within the coming year, and despite the ability to get instantaneous quotes from almost any insurer online, 51% said they would still choose to meet with someone in person before making a purchase.

These statistics are good news for insurance professionals, but other statistics still present a challenge:

1. Those with no life insurance think it’s 3 times more expensive than it actually is. Most people have no idea they can often get coverage for less than they pay for cable or satellite every month.
2. Almost 1/3 of people aren’t buying life insurance or more of it because they don’t like thinking about death. Well, who does? But the fact is not one of us leaves here alive, and anyone with loved ones who rely on their income needs to face the possibility they could die prematurely. The mortgage, the children’s education, ensuring your spouse will live comfortably — all these financial concerns can be protected with life insurance. You knew that.
3. 38% haven’t bought life insurance or more of it because they’re unsure of how much or what type to buy. Ta-da! The Needs-Based Presentation will show them what and how much.

4. 1 in 3 women believe they don’t have enough life insurance. Despite women rising in the workforce and their incomes growing, they still overall have less life insurance coverage than men. Equal rights and equal coverage, I say!

5. 4 in 10 insured husbands and wives have only group life insurance coverage. Group life insurance is a great benefit from one’s employer, but beneficiaries can only collect on it if it’s in force and the insured is still employed with the company when he or she dies. Those who rely on only their company’s life insurance plan risk their loved ones being in a bad position should the unexpected happen.

6. 85% of consumers agree that most people need life insurance, yet only 62 percent say they have it. The only way I can come to terms with this double-digit disconnect between what people know and what they do is that the previous 5 statistics are in play.

What can we do? We can be an island of stability in the midst of uncertainty. None of us knows what’s going to happen, or how much of it we’ll be able to control, but we can help our clients prepare with a sense of confidence and security.

Every once in a while I have to ask: Have you purchased protection for *your* loved ones? ☹

Sources: [www.bestliferates.org](http://www.bestliferates.org) “2016 Life Insurance Statistics and Facts” [January 5, 2017]; [www.quotacy.com](http://www.quotacy.com) “6 Troubling Life Insurance Statistics That You Need to Overcome” [January 5, 2017]

# MILLION DOLLAR CLUB

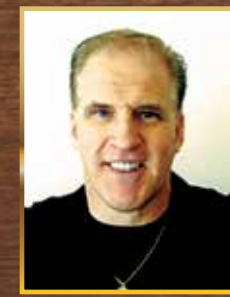
Another champion, another milestone!  
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements!



**Omar Hashimi**

Don Foti  
Contracted 3/19/03  
Qualified 12/31/16  
\$2,004,434 Net ALP

## DIRECTORS OF THE MONTH



**Sales Director of the Month** ★ ★ ★

**Rudi Camenzind**

Rudi had 114.04% growth over December of 2015.



**PR Director of the Month** ★ ★ ★

**Denise Gilbert**

Denise had 17.93% Lead Growth over December of 2015.



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**2018**

# CONVENTION

**Orlando, Florida**

**Gaylord Palms Resort**

**June 24-27, 2018**



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